

SIXTY-THIRD ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF
DELAWARE



1982
FOR THE FISCAL YEAR ENDED
June 30, 1982

John E. Malarkey
Commissioner



STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
15 THE GREEN
DOVER, DELAWARE 19901

TELEPHONE: (302) 738-4235

THE HONORABLE PIERRE S. DU PONT IV

GOVERNOR OF THE STATE OF DELAWARE

SIR:

PURSUANT TO THE PROVISIONS OF 5 DEL. C., §107, I HAVE THE
HONOR OF PRESENTING THE SIXTY-THIRD ANNUAL REPORT OF THE STATE
BANK COMMISSIONER FOR THE YEAR ENDED JUNE 30, 1982.

RESPECTFULLY SUBMITTED,

John E. Malarkey
JOHN E. MALARKEY
STATE BANK COMMISSIONER

DOVER, DELAWARE
OCTOBER 20, 1982

BANK COMMISSIONERS

NAME	TERM STARTED
GEORGE L. MEDILL	JULY 16, 1919
HAROLD W. HORSEY	AUGUST 1, 1923
ERNEST MUNCY	APRIL 1, 1936
FRANK E. LYNCH, JR.	AUGUST 23, 1939
JOHN C. DARBY	AUGUST 25, 1943
RANDOLPH HUGHES	AUGUST 25, 1951
JOHN W. GREEN	MAY 7, 1970
JOHN E. MALARKEY	JANUARY 17, 1977

COUNCIL ON BANKING

JOHN F. PORTER, III
CHAIRMAN
4821 KENNETT PIKE
GREENVILLE, DELAWARE 19807

EDWARD L. BURGE
9 BRANDURE COURT
AFTON
WILMINGTON, DELAWARE 19810

J. BAYARD CLOUD
718 WEST 38TH STREET
WILMINGTON, DELAWARE 19802

STEPHEN R. TAYLOR
SECRETARY
70 WEST VIEW AVENUE
BUCHANAN ACRES
DOVER, DELAWARE 19901

O. FRANCIS BICNDI, ESQUIRE
P. O. BOX #1347
WILMINGTON, DELAWARE 19899

JOSEPH M. MORAN
R. D. #4, Box 495-D
HOCKESSIN, DELAWARE 19707

CLAYTON L. RINGLER
DUKE STREET
SELBYVILLE, DELAWARE 19975

JOHN E. MALARKEY, STATE BANK COMMISSIONER

OFFICE STAFF

RAYMOND F. GAWEL
SUSAN L. WINTERS
CLARABEL P. WALLS
CAROLYN THOMPSON

DEPUTY COMMISSIONER
ADMINISTRATIVE ASSISTANT
SECRETARY
SENIOR CLERK

STATE BANK EXAMINERS

PETER J. ADEMSKI
VAUGHN M. BANKS
EDMOND B. COVERDALE
BARBARA C. JARVIS
PATRICIA MCCARTHER
KAREN P. RICKARDS

WALTER K. ANDERSON
DAVID J. CLARK
ROBERT G. FARIES
ROBERT K. LOWER
CHRISTOPHER J. PILSBURY
JONATHAN L. SMITH

TABLE OF CONTENTS

FISCAL INFORMATION

STATEMENT OF REVENUE AND DISBURSEMENTS - REGULATORY FUND	5
COMPARATIVE STATEMENT OF GENERAL FUND REVENUE	6

CONSOLIDATED STATEMENTS

COMPARATIVE CONSOLIDATED REPORT OF CONDITION OF ALL BANKS	8
ABSTRACT OF CALL REPORTS OF STATE-CHARTERED COMMERCIAL BANKS	9
ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES	10
ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS	11
ABSTRACT OF CALL REPORTS OF NATIONAL BANKS	12
COMPARATIVE CONSOLIDATED STATEMENT OF STATE-CHARTERED SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS	13
COMPARATIVE CONSOLIDATED STATEMENT OF FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS	14
CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL INSTALLMENT PAPER OF SMALL LOAN COMPANIES	15

INDIVIDUAL STATEMENTS OF STATE BANKS AND TRUST COMPANIES	16
--	----

INDIVIDUAL STATEMENTS OF NON-DEPOSIT TRUST COMPANIES	46
--	----

INDIVIDUAL STATEMENTS OF MUTUAL SAVINGS BANKS	51
---	----

INDIVIDUAL STATEMENTS OF NATIONAL BANKS	56
---	----

INDIVIDUAL STATEMENTS OF STATE-CHARTERED SAVINGS AND LOAN AND BUILDING AND LOAN ASSOCIATIONS	67
---	----

INDIVIDUAL STATEMENTS OF FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS	82
---	----

SMALL LOAN COMPANIES	85
--------------------------------	----

MOTOR VEHICLE SALES FINANCE COMPANIES	88
---	----

SECONDARY MORTGAGE LOAN COMPANIES	89
---	----

MORTGAGE BANKING COMPANIES	89
--------------------------------------	----

SALE OF CHECKS COMPANIES	89
------------------------------------	----

TRANSPORTATION OF MONEY AND VALUABLES COMPANIES	90
---	----

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS LICENSEES	90
---	----

PRENEED FUNERAL CONTRACT LICENSEES	90
--	----

STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS FOR FISCAL YEARS
ENDED JUNE 30, 1982 AND JUNE 30, 1981

	1982	1981	INCREASE (DECREASE)
<u>REVENUE</u>			
BANK EXAMINATION FEES	277,532.35	278,677.99	(1,145.64)
S/B & LOAN EXAMINATION FEES	14,412.08	16,695.43	(2,283.35)
SMALL LOAN EXAMINATION FEES	42,137.39	50,342.75	(8,205.36)
MISCELLANEOUS FEES	38,451.57	36,149.06	2,302.51
REFUND/REIMBURSEMENT - PRIOR FISCAL YEAR	456.22	354.36	101.86
<u>TOTAL REVENUE *</u>	<u>\$ 372,989.61</u>	<u>\$ 382,219.59</u>	<u>\$ (9,229.98)</u>
CURRENT FEES BILLED - NOT RECEIVED	17,287.89	71,520.39	(54,232.50)
<u>DISBURSEMENTS</u>			
SALARIES	286,692.56	245,137.82	41,554.74
TRAVEL	6,213.56	8,114.54	(1,900.98)
CONTRACTUAL SERVICES	14,915.42	18,469.82	(3,554.40)
SUPPLIES AND MATERIALS	6,261.66	6,089.98	171.68
CAPITAL OUTLAY	3,224.34	7,080.20	(3,855.86)
FRINGE BENEFITS	72,288.89	61,582.32	10,706.57
REPAYMENT OF ADVANCE	---	50,000.00	(50,000.00)
<u>TOTAL DISBURSEMENTS</u>	<u>\$ 389,596.43</u>	<u>\$ 396,474.68</u>	<u>\$ (6,878.25)</u>
EXCESS - REVENUE OVER DISBURSEMENTS	(16,606.82)	(14,255.09)	
FUND BALANCE - PREVIOUS YEAR	175,918.83	190,173.92	
<u>FUND BALANCE - CASH</u>	<u>\$ 159,312.01</u>	<u>\$ 175,918.83</u>	
ENCUMBRANCES	8,566.17	3,355.01	
<u>FUND BALANCE - NET</u>	<u>\$ 150,745.84</u>	<u>\$ 172,563.82</u>	

* FISCAL '81 REVENUE INCLUDES \$149,500.87 OF FISCAL '82 SUPERVISORY ASSESSMENTS PAID IN ADVANCE. FISCAL '82 REVENUE INCLUDES \$122,239.75 OF FISCAL '83 SUPERVISORY ASSESSMENTS PAID IN ADVANCE.

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1982 AND JUNE 30, 1981

	1982	1981	INCREASE (DECREASE)
<u>REVENUE</u>			
BANK FRANCHISE TAX	2,181,525.00	2,527,125.11	(345,600.11)
S/B & LOAN LICENSE FEES	1,100.00	1,600.00	(500.00)
S/B & LOAN FRANCHISE TAX	1,010.43	8,440.33	(7,429.90)
SMALL LOAN CO. LICENSE FEES	8,650.00	9,900.00	(1,250.00)
MVSF LICENSE FEES	10,100.00	9,600.00	500.00
MISCELLANEOUS LICENSE FEES	93,705.00	22,564.00	71,141.00
<u>TOTAL REVENUE</u>	<u>\$ 2,296,090.43</u>	<u>\$ 2,579,229.44</u>	<u>\$ (283,139.01)</u>
CURRENT FEES BILLED - NOT RECEIVED	300.00	351.09	(51.09)

CONSOLIDATED STATEMENTS

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1932 AND JUNE 30, 1931

OFFICE OF THE STATE BANK COMMISSIONER
STATE OF DELAWARE
DOVER, DELAWARE 19001

(IN THOUSANDS)

	NON-DEPOSIT TRUST COMPANIES		BANKING INSTITUTIONS - 1932				TOTAL 1932	TOTAL 1931	INCREASE (DECREASE)
	TOTAL 1932	TOTAL 1931	COMMERCIAL	MUTUAL	NATIONAL				
ASSETS:									
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	470	466	768,119	81,631	19,188	868,928	623,816	245,112	
U.S. TREASURY SECURITIES	200	250	413,679	70,316	11,171	525,166	437,883	87,283	
OBLIGATIONS OF OTHER U.S., GOV. AGENCIES & CORPS.	---	---	373,719	29,609	12,014	415,342	303,961	111,381	
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	---	---	164,474	19,228	3,819	187,521	272,393	(84,872)	
ALL OTHER SECURITIES	297	272	19,366	41,237	---	60,603	258,694	(188,091)	
CORPORATE STOCK - FEDERAL RESERVE STOCK	---	---	---	---	---	---	53,696	53,696	
TRADING ACCOUNT SECURITIES	---	---	251,134	24,000	26,575	301,709	---	301,709	
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	---	---	2,517,066	586,315	428,663	3,562,044	2,554,341	907,703	
LOANS - NET	---	---	14,490	---	---	14,490	67,323	(52,833)	
LEASE FINANCING RECEIVABLES	---	---	62,377	10,586	11,331	84,294	16,667	67,627	
BANK PREMISES, FURNITURE & FIXTURES	442	155	3,711	2,897	52	6,660	6,151	509	
REAL ESTATE OWNED OTHER THAN BANK PREMISES	---	---	872	---	---	872	---	---	
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES	---	---	275	---	---	275	---	---	
CUSTOMERS' LIABILITY TO BANK, ACCEPTANCES O/S	---	---	93,068	15,430	7,169	115,667	1,221	(1,104)	
OTHER ASSETS	1,398,852	838,824	---	---	---	---	80,913	34,754	
TOTAL ASSETS:	\$1,400,251	\$839,967	\$4,888,562	\$1,025,895	\$524,960	\$6,439,417	\$4,732,900	\$1,706,517	
LIABILITIES:									
DEMAND DEPOSITS OF INDIVS., PARTNERSHIPS, & CORPS.	---	---	673,192	45,606	20,617	740,015	756,191	(16,176)	
TIME & SAVINGS DEPOSITS OF INDIVS., PARTNERSHIPS, & CORPS.	---	---	2,536,972	886,960	226,346	3,650,278	2,795,682	854,596	
DEPOSITS OF UNITED STATES GOVERNMENT	---	---	9,396	---	181	9,577	10,873	(1,296)	
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	---	---	81,225	---	309	81,534	192,721	(111,187)	
DEPOSITS OF COMMERCIAL BANKS	---	---	20,476	---	49,518	69,994	5,291	64,703	
CERTIFIED AND OFFICERS' CHECKS	---	---	18,080	---	3,705	21,785	23,253	(1,468)	
TOTAL DEPOSITS:	---	---	\$3,339,941	\$932,566	\$300,676	\$4,573,183	\$3,784,011	\$789,172	
FEDERAL FUNDS PURCHASED & SECURITIES SOLD ETC.	---	---	656,888	15,709	67,330	739,927	415,585	324,342	
INTEREST-BEARING DEMAND NOTES ISSUED TO U. S. TREASURY	---	---	26,224	---	45,565	71,819	58,177	13,642	
OTHER LIABILITIES FOR BORROWED MONEY	---	---	131,045	---	---	131,045	11,812	119,233	
MORTGAGE INTERESTS AND LIABILITY	---	---	3,764	---	212	3,976	4,092	(116)	
BANK'S LIABILITY ON ACCEPTS, EXECUTED AND O/S	---	---	275	---	---	275	1,221	(946)	
OTHER LIABILITIES	1,397,714	839,316	127,656	22,406	8,966	159,048	115,064	43,984	
TOTAL LIABILITIES:	\$1,397,714	\$839,316	\$4,285,823	\$970,701	\$422,749	\$5,679,273	\$4,389,922	\$1,289,351	
SUBORDINATED NOTES AND DEBENTURES	---	---	120,000	---	---	120,000	20,200	99,800	
EQUITY CAPITAL:									
PREFERRED STOCK	---	---	---	---	---	---	---	---	
COMMON STOCK	402	402	152,114	---	48,367	200,481	31,674	168,807	
SURPLUS	---	---	130,535	49,162	49,024	295,721	151,327	144,394	
UNDIVIDED PROFITS	2,002	248	129,090	10,586	3,720	143,398	102,574	40,824	
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES	142	---	---	---	---	10,586	10,593	(7)	
TOTAL EQUITY CAPITAL:	\$2,547	\$651	\$432,739	\$55,194	\$102,211	\$640,144	\$322,778	\$317,366	
TOTAL LIABILITIES & EQUITY CAPITAL:	\$1,400,251	\$839,967	\$4,888,562	\$1,025,895	\$524,960	\$6,439,417	\$4,732,900	\$1,706,517	
NUMBER OF INSTITUTIONS AND BRANCHES	2	2	195	26	19	200	193	7	

NUMBER OF INSTITUTIONS AND BRANCHES

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NUMBER OF INSTITUTIONS AND BRANCHES

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NUMBER OF INSTITUTIONS AND BRANCHES

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ABSTRACT OF CALL REPORTS OF STATE-CHARTERED COMMERCIAL BANKS
DURING THE YEAR JULY 1, 1951 THROUGH JUNE 30, 1952

	6-30-52 (In Thousands)	3-31-52 (In Thousands)	12-31-51 (In Thousands)	9-30-51 (In Thousands)
NUMBER OF BANKS & BRANCHES:	155	151	151	151
ASSETS:				
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	768,119	666,087	611,138	642,847
U.S. TREASURY SECURITIES	443,679	434,771	412,431	314,771
OBLIGATIONS OF OTHER U.S. GOV., AGENCIES & CORPS.	231,456	282,963	320,771	314,257
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	313,719	320,968	322,914	317,413
ALL OTHER SECURITIES	79,228	86,210	92,361	86,302
CORPORATE STOCK - FEDERAL RESERVE STOCK	19,366	18,699	18,408	12,397
TRADING ACCOUNT SECURITIES	---	---	---	---
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	251,134	226,555	455,040	231,200
LOANS - NET	2,517,066	2,174,466	1,910,134	1,775,362
LEASE FINANCING RECEIVABLES	14,490	14,518	14,551	14,703
BANK PREMISES, FURNITURE & FIXTURES	62,377	56,532	55,761	54,773
REAL ESTATE OWNED OTHER THAN BANK PREMISES	3,711	1,877	1,952	1,904
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES	872	882	907	934
CUSTOMERS' LIABILITY TO BANK, ACCEPTANCES O/S	273	2,457	1,292	932
OTHER ASSETS	93,068	75,617	74,652	67,348
TOTAL ASSETS:	\$4,888,562	\$4,383,412	\$4,295,352	\$3,763,179
LIABILITIES:				
DEMAND DEPOSITS OF INDIVS., PARTNERSHIPS, & CORPS.	673,792	653,762	730,538	682,444
TIME & SAVINGS DEPOSITS OF INDIVS., PARTNERSHIPS, CORPS.	2,515,976	2,192,791	2,114,940	1,958,669
DEPOSITS OF U.S. GOVERNMENT	9,296	4,139	11,051	14,051
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	81,225	86,132	64,279	213,357
DEPOSITS OF COMMERCIAL BANKS	20,176	34,582	5,359	2,441
CERTIFIED AND OFFICERS' CHECKS	18,080	15,390	17,096	16,042
TOTAL DEPOSITS:	\$3,339,941	\$2,955,666	\$2,935,391	\$2,887,004
FEDERAL FUNDS PURCHASED & SECURITIES SOLD ETC.	656,888	661,697	617,117	407,644
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY	26,294	47,364	32,586	67,473
OTHER LIABILITIES FOR BORROWED MONEY	131,045	20,411	18,808	6,240
MORTGAGE INDEBTEDNESS AND LIABILITY	3,764	3,799	3,941	3,972
BANK'S LIABILITY ON ACCEPTS, EXECUTED O/S	273	2,457	1,292	932
OTHER LIABILITIES	127,656	106,315	119,599	114,348
TOTAL LIABILITIES:	\$4,295,823	\$3,797,709	\$3,728,764	\$3,487,619
SUBORDINATED NOTES AND DEBENTURES	120,000	120,000	120,000	20,000
EQUITY CAPITAL:				
PREFERRED STOCK	---	---	---	19,000
COMMON STOCK	158,114	145,204	135,204	37,213
SURPLUS	194,535	194,205	196,699	37,102
UNDIVIDED PROFITS	129,090	121,095	112,580	107,046
RESERVE FOR CONTINGENCIES & OTHER CAPITAL RESERVES	---	199	199	199
TOTAL EQUITY CAPITAL:	\$482,739	\$465,703	\$446,588	\$255,560
TOTAL LIABILITIES & EQUITY CAPITAL:	\$4,888,562	\$4,383,412	\$4,295,352	\$3,763,179

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1981 THROUGH JUNE 30, 1982

NUMBER OF NON-DEPOSIT TRUST COMPANIES	6-30-82 (IN THOUSANDS)		3-31-82 (IN THOUSANDS)		12-31-81 (IN THOUSANDS)		9-30-81 (IN THOUSANDS)	
	2		2		2		2	
ASSETS:								
CASH AND DUE FROM DEPOSITORY INSTITUTIONS								
U.S. TREASURY SECURITIES	470		364		78		86	
ALL OTHER SECURITIES	200		200		200		250	
TRADING ACCOUNT SECURITIES	297		252		575		761	
BANK PREMISES, FURNITURE AND FIXTURES	—		—		—		—	
OTHER ASSETS	442		370		242		215	
	1,398,852		1,222,259		1,055,395		958,867	
TOTAL ASSETS:	\$1,400,261		\$1,223,445		\$1,056,490		\$960,179	
LIABILITIES:								
OTHER LIABILITIES	1,397,714		1,222,216		1,055,851		959,255	
TOTAL LIABILITIES:	\$1,397,714		\$1,222,216		\$1,055,851		\$959,255	
EQUITY CAPITAL:								
COMMON STOCK	402		402		402		402	
SURPLUS	1		1		1		1	
UNDIVIDED PROFITS	2,002		886		236		521	
RESERVE FOR CONTINGENCIES	112		—		—		—	
TOTAL EQUITY CAPITAL:	\$2,517		\$1,229		\$639		\$924	
TOTAL LIABILITIES & EQUITY CAPITAL:	\$1,400,261		\$1,223,445		\$1,056,490		\$960,179	

ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1931 THROUGH JUNE 30, 1932

NUMBER OF BANKS & BRANCHES	6-30-32 (IN THOUSANDS)	3-31-32 (IN THOUSANDS)	12-31-31 (IN THOUSANDS)	9-30-31 (IN THOUSANDS)
	26	26	26	26
ASSETS:				
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	81,631	32,788	32,813	28,237
U.S. TREASURY SECURITIES	70,316	79,680	82,982	85,331
GOVERNMENT OF STATES & POLITICAL SUBDIVISIONS	29,009	29,610	29,611	29,611
ALL OTHER SECURITIES	164,474	167,085	169,959	169,272
CORPORATE STOCKS	41,237	41,107	40,911	40,815
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	24,000	43,500	31,300	27,700
LOANS - NET	586,315	584,688	585,236	582,411
BANK PREMISES, FURNITURE & FIXTURES	10,586	10,664	10,724	11,014
REAL ESTATE OWNED OTHER THAN BANK PREMISES	2,297	2,109	2,098	3,313
OTHER ASSETS	15,430	15,887	16,133	16,607
TOTAL ASSETS:	\$1,025,895	\$1,006,518	\$1,001,767	\$994,360
LIABILITIES:				
DEMAND DEPOSITS OF INDIV., PARTNERSHIPS, & CORPS.	45,606	41,976	43,485	44,791
TIME AND SAVINGS DEPOSITS OF INDIV., PARTNERSHIPS, & CORPS.	886,960	893,319	890,577	859,681
TOTAL DEPOSITS:	\$932,566	\$935,295	\$934,062	\$904,472
FEDERAL FUNDS PURCHASED & SECURITIES SOLD ETC.	15,709	184	178	1,102
OTHER LIABILITIES FOR BORROWED MONEY	22,426	14,156	1,200	—
OTHER LIABILITIES	—	—	6,230	25,949
TOTAL LIABILITIES:	\$970,701	\$949,635	\$941,670	\$931,523
EQUITY CAPITAL:				
SURPLUS	49,162	49,160	54,571	54,691
UNDIVIDED PROFITS	(4,404)	(2,803)	(5,178)	(2,558)
RESERVE FOR CONTINGENCIES	10,526	10,526	10,704	10,704
TOTAL EQUITY CAPITAL:	\$55,194	\$56,883	\$60,097	\$62,837
TOTAL LIABILITIES & EQUITY CAPITAL:	\$1,025,895	\$1,006,518	\$1,001,767	\$994,360

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1981 THROUGH JUNE 30, 1982

	6-30-82 (IN THOUSANDS)	3-31-82 (IN THOUSANDS)	12-31-81 (IN THOUSANDS)	9-30-81 (IN THOUSANDS)
NUMBER OF BANKS AND BRANCHES	19	17	13	13
ASSETS:				
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	19,188	9,555	7,873	7,076
U.S. TREASURY SECURITIES	11,171	12,688	13,714	12,243
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.	4,978	4,224	2,553	2,380
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	12,014	11,527	10,663	9,916
ALL OTHER SECURITIES	3,819	3,119	1,246	5,869
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	2,575	18,310	13,720	13,845
LOANS - NET	488,253	249,732	50,088	57,801
BANK PREMISES, FURNITURE & FIXTURES	11,531	4,469	2,271	2,180
REAL ESTATE OWNED OTHER THAN BANK PREMISES	32	—	52	20
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES	—	—	—	—
OTHER ASSETS	7,169	3,196	979	1,183
TOTAL ASSETS:	\$524,960	\$316,749	\$107,161	\$103,513
LIABILITIES:				
DEMAND DEPOSITS OF INDIVS., FRANCHISES, & CORPS.	20,617	20,145	21,977	20,017
TIME & SAVINGS DEPOSITS OF INDIVS., FRANCHISES, & CORPS.	226,346	204,340	71,532	69,993
DEPOSITS OF UNITED STATES GOVERNMENT	181	145	114	111
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	309	1,349	757	215
DEPOSITS OF COMMERCIAL BANKS	49,518	5	12	8
CERTIFIED AND OFFICERS' CHECKS	3,705	12,250	1,017	861
TOTAL DEPOSITS:	\$300,676	\$238,234	\$95,409	\$91,205
FEDERAL FUNDS PURCHASED & SECURITIES SOLD ETC.	67,230	7,986	195	27
INTEREST-BEARING DEMAND NOTES ISSUED TO U.S. TREASURY	45,245	185	367	161
MORTGAGE INTERESTERES AND LIABILITY	212	216	12	12
OTHER LIABILITIES	8,966	2,389	1,367	2,426
TOTAL LIABILITIES:	\$422,719	\$249,010	\$97,334	\$93,831
SUBORDINATED NOTES & DEBENTURES	—	—	200	200
EQUITY CAPITAL:				
PREFERRED STOCK	500	500	—	—
COMMON STOCK	48,967	29,967	2,467	2,467
SURPLUS	49,024	33,024	2,524	2,524
UNDIVIDED PROFITS	3,720	4,248	4,636	4,491
TOTAL EQUITY CAPITAL:	\$102,211	\$67,739	\$9,627	\$9,482
TOTAL LIABILITIES & EQUITY CAPITAL:	\$524,960	\$316,749	\$107,161	\$103,513

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1982 AND JUNE 30, 1981

	6-30-82	6-30-81	INCREASE (DECREASE)
NUMBER OF ASSOCIATIONS AND BRANCHES	15	16	(1)
<u>ASSETS</u>			
FIRST MORTGAGE LOANS	68,482,431	69,913,267	(1,430,836)
OTHER LOANS	3,422,109	4,152,242	(730,133)
OTHER REAL ESTATE OWNED	5,214	10,442	(5,228)
U.S. GOVERNMENT OBLIGATIONS	175,597	200,573	(24,976)
OTHER INVESTMENTS	3,419,425	3,333,122	86,303
CASH ON HAND AND IN BANKS	1,284,269	630,752	653,517
FIXED ASSETS	797,120	763,828	33,292
OTHER ASSETS	3,452,965	556,043	2,896,922
<u>TOTAL ASSETS</u>	<u>\$81,039,130</u>	<u>\$79,560,269</u>	<u>\$1,478,861</u>
INSTALLMENT STOCK DUES (SERIAL SHARES)	1,515,953	1,824,349	(308,396)
EARNINGS APPORTIONED	453,390	512,287	(58,897)
FULL PAID STOCK	8,831,769	28,633,317	(19,801,548)
INSTALLMENT FULL PAID STOCK	12,410,628	14,563,983	(2,153,355)
UNDIVIDED PROFITS	24,140,396	1,840,934	22,299,462
OTHER CAPITAL ACCOUNTS	18,534,532	17,828,393	706,139
<u>TOTAL CAPITAL</u>	<u>65,886,668</u>	<u>65,203,263</u>	<u>683,405</u>
BORROWED MONEY	8,907,625	8,364,820	542,805
LOANS IN PROCESS	85,294	300,095	(214,801)
OTHER LIABILITIES	2,801,403	2,141,673	659,730
SPECIFIC RESERVES	936,408	966,618	(30,210)
GENERAL RESERVES	2,421,732	2,583,800	(162,068)
<u>TOTAL LIABILITIES</u>	<u>\$81,039,130</u>	<u>\$79,560,269</u>	<u>\$1,478,861</u>

COMPARATIVE CONSOLIDATED STATEMENT OF
FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AS OF JUNE 30, 1982 AND JUNE 30, 1981

	6-30-82 (IN THOUSANDS)	6-30-81 (IN THOUSANDS)	INCREASE (DECREASE)
NUMBER OF ASSOCIATIONS AND BRANCHES	11	11	-0-
<u>ASSETS</u>			
FIRST MORTGAGE LOANS	153,249	160,286	(7,037)
OTHER LOANS	4,411	3,358	1,053
REAL ESTATE SOLD ON CONTRACT	1,225	---	1,225
OTHER REAL ESTATE OWNED	1,473	1,391	82
U.S. GOVERNMENT OBLIGATIONS	---	9,165	(9,165)
OTHER INVESTMENTS	12,488	4,922	7,566
CASH ON HAND AND IN BANKS	1,514	1,065	449
FIXED ASSETS	2,051	2,141	(90)
OTHER ASSETS	5,822	6,521	(699)
<u>TOTAL ASSETS</u>	<u>\$ 182,233</u>	<u>\$ 188,849</u>	<u>\$ (6,616)</u>
<u>LIABILITIES</u>			
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	---	2,367	(2,367)
OTHER CAPITAL ACCOUNTS	156,658	54,429	102,229
<u>TOTAL CAPITAL</u>	<u>156,658</u>	<u>56,796</u>	<u>99,862</u>
BORROWED MONEY	14,198	15,809	(1,611)
LOANS IN PROCESS	490	463	27
OTHER LIABILITIES	5,739	110,085	(104,346)
RESERVE FOR LOSSES ON LOANS	5,121	5,696	(575)
RESERVE FOR CONTINGENCIES	27	---	27
<u>TOTAL LIABILITIES</u>	<u>\$ 182,233</u>	<u>\$ 188,849</u>	<u>\$ (6,616)</u>

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL
INSTALLMENT PAPER OF ALL LOAN COMPANIES OF
THE STATE OF DELAWARE

	NUMBER OF COMPANIES	NUMBER OF LOANS	RETAIL INSTALLMENT PAPER	PERSONAL INSTALLMENT LOANS	TOTAL	AVERAGE LOAN
6-30-1965	38	28,811	3,636,980	14,553,827	18,190,807	631
6-30-1966	46	37,465	3,648,164	22,888,095	26,536,259	708
6-30-1967	45	45,479	4,830,680	27,646,768	32,477,448	714
6-30-1968	45	48,608	3,946,206	31,345,656	35,291,862	726
6-30-1969	45	50,672	2,119,791	34,169,085	36,288,876	716
6-30-1970	43	49,944	4,427,720	34,869,231	39,296,951	787
6-30-1971	41	52,460	4,956,519	37,898,630	42,855,149	817
6-30-1972	61	53,372	3,840,835	44,056,509	47,897,344	897
6-30-1973	72	53,605	4,762,768	60,443,574	65,206,342	1,216
6-30-1974	74	69,584	9,578,691	71,690,231	81,268,922	1,168
6-30-1975	67	55,450	9,008,589	72,579,363	81,588,452	1,471
6-30-1976	65	62,754	8,507,554	79,580,069	87,965,623	1,401
6-30-1977	63	66,719	18,806,840	83,169,327	101,976,167	1,528
6-30-1978	69	70,613	9,787,929	101,501,047	111,288,976	1,576
6-30-1979	71	75,343	12,711,768	115,254,922	127,966,690	1,698
*6-30-1980	69	92,668	12,527,151	156,514,138	169,041,289	1,824
6-30-1981	66	69,901	12,334,982	128,482,038	140,817,020	2,015
6-30-1982	60	59,248	10,664,016	117,305,037	127,969,053	2,160

*FIGURES REPORTED FOR 1980 WERE INFLATED DUE TO ERRONEOUS REPORT BY A LICENSEE.

STATEMENTS
OF
STATE-CHARTERED
COMMERCIAL BANKS

BALTIMORE TRUST COMPANY

OFFICERS

PRESIDENT AND CHAIRMAN OF THE BOARD	PRESTON C. TOWNSEND
VICE PRESIDENT AND SECRETARY	A. CARLTON MOORE
VICE PRESIDENT AND BRANCH MANAGER	CLAYTON L. RINGLER
VICE PRESIDENT AND CHAIRMAN OF BRIDGEVILLE BOARD	LEROY B. TRUITT
VICE PRESIDENT	J. TOWNSEND TUBBS
VICE PRESIDENT	RALPH E. DAVIS
VICE PRESIDENT	EDWIN L. LAYTON
ASSISTANT VICE PRESIDENT AND CASHIER	ROBERT DICKERSON
ASSISTANT VICE PRESIDENT AND TRUST OFFICER	RUSSELL D. BRITTINGHAM
ASSISTANT VICE PRESIDENT, SECURITY AND COMPLIANCE OFFICER	D. BRENT HURLEY
ASSISTANT VICE PRESIDENT, ASSISTANT SECRETARY AND PERSONNEL OFFICER	JANET L. MCCABE
ASSISTANT VICE PRESIDENT AND BRANCH MANAGER	GERALDINE H. COBB
ASSISTANT VICE PRESIDENT AND ASSISTANT SECRETARY	RALPH A. MILLS
ASSISTANT CASHIER	RENA H. EVANS
ASSISTANT TRUST OFFICER	AGNES G. HITCHENS
ASSISTANT CASHIER	NANCY E. MCCABE
AUDITOR	B. PHILIP LYNCH, JR.
CONSUMER LOAN OFFICER	SHIRLEY TEDLEY

DIRECTORS

THURMAN ADAMS, JR.	PAUL A. LYNCH
EUGENE BUNTING	WILLIAM R. MURRAY
G. HERBERT CALHOUN	ROBERT F. RIDER
RALPH E. DAVIS	WILLIAM P. SHORT, JR.
JOHN C. HAMMOND	DAISY R. TOWNSEND
WILLIAM A. LAW	PRESTON C. TOWNSEND
EDWIN I. LAYTON	LEROY B. TRUITT
RICHARD I. LEWIS	J. TOWNSEND TUBBS

BALTIMORE TRUST COMPANY

ONE WEST CHURCH STREET

P. O. Box 272

SELBYVILLE, DE 19975

ORGANIZED 1903

SUSSEX COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 4,473
U. S. TREASURY SECURITIES	5,046
OBLIGATIONS OF OTHER U.S. GOVERNMENT AGENCIES & CORPS.	3,150
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	6,970
ALL OTHER SECURITIES	562
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	15,600
LOANS - NET	45,182
BANK PREMISES, FURNITURE AND FIXTURES	1,355
REAL ESTATE OWNED OTHER THAN BANK PREMISES	21
ALL OTHER ASSETS	924

TOTAL ASSETS \$ 83,283

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 13,545
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	54,402
DEPOSITS OF U. S. GOVERNMENT	128
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	575
CERTIFIED AND OFFICERS' CHECKS	500

<u>TOTAL DEPOSITS</u>	69,150
(A) TOTAL DEMAND DEPOSITS	14,587
(B) TOTAL TIME AND SAVINGS DEPOSITS	54,563

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	3,055
ALL OTHER LIABILITIES	1,602

TOTAL LIABILITIES 73,807

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	200
SURPLUS	4,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	5,276

TOTAL EQUITY CAPITAL 9,476

TOTAL LIABILITIES AND EQUITY CAPITAL \$ 83,283

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

3 BRANCH LOCATIONS IN SUSSEX COUNTY

一、二、三、四、五、六、七、八、九、十、十一、十二、十三、十四、十五、十六、十七、十八、十九、二十、二十一、二十二、二十三、二十四、二十五、二十六、二十七、二十八、二十九、三十、三十一、三十二、三十三、三十四、三十五、三十六、三十七、三十八、三十九、四十、四十一、四十二、四十三、四十四、四十五、四十六、四十七、四十八、四十九、五十、五十一、五十二、五十三、五十四、五十五、五十六、五十七、五十八、五十九、六十、六十一、六十二、六十三、六十四、六十五、六十六、六十七、六十八、六十九、七十、七十一、七十二、七十三、七十四、七十五、七十六、七十七、七十八、七十九、八十、八十一、八十二、八十三、八十四、八十五、八十六、八十七、八十八、八十九、九十、九十一、九十二、九十三、九十四、九十五、九十六、九十七、九十八、九十九、一百。

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WARREN L. ALLEN, SR.
DR. DAVID K. BARNES
CHARLES D. BROLL
EDMUND N. CARPENTER, II, ESQ.
WILLIAM G. COPELAND
JOHN P. CORNELL
JOHN J. CORRIGAN
ELEANOR D. CRAIG
THOMAS B. DERRICKSON
EUGENE DISABATINO
W. COLEMAN EDGAR
FOSTER S. FRIESS

HUDSON E. GRUWELL
AUBREY B. LANK, ESQ.
THOMAS J. MALONEY
DAVID McMILLAN
WILLIAM D. PATTERSON
DR. CHARLES B. REEDER
JEREMIAH P. SHEA
BENJAMIN VINTON, JR.
J. REESE WHITE, JR.
WILLARD T. WHITE, JR.
HARRY DAVID ZUTZ
WILLIAM P. RICHARDSON - EMERITUS

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BANK OF DELAWARE

WILMINGTON, DE 19899

300 DELAWARE AVENUE

NEW CASTLE COUNTY

ORGANIZED 1885

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 108,047
U. S. TREASURY SECURITIES	47,412
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	19,716
OBLIGATIONS OF STATES	91,509
OTHER BONDS, NOTES, & DEBENTURES	10,553
FEDERAL RESERVE STOCK AND CORPORATE STOCK	12,472
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	53,000
LOANS - NET	510,926
LEASE FINANCING RECEIVABLES	4,541
BANK PREMISES, FURNITURE & FIXTURES	12,182
REAL ESTATE OWNED OTHER THAN BANK PREMISES	305
CUSTOMERS' LIABILITY TO BANK	275
OTHER ASSETS	<u>22,357</u>
<u>TOTAL ASSETS</u>	\$ <u>893,295</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 144,004
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	531,145
DEPOSITS OF U. S. GOVERNMENT	1,608
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	34,450
DEPOSITS OF COMMERCIAL BANKS	496
CERTIFIED AND OFFICERS' CHECKS	<u>3,300</u>
<u>TOTAL DEPOSITS</u>	715,003
(A) TOTAL DEMAND DEPOSITS	149,775
(B) TOTAL TIME & SAVINGS DEPOSITS	565,228
FEDERAL FUNDS PURCHASED & SECURITIES SOLD	90,562
INTEREST-BEARING DEMAND NOTES	2,629
BANK'S LIABILITY ON ACCEPTANCES	275
OTHER LIABILITIES	<u>26,701</u>
<u>TOTAL LIABILITIES</u>	<u>835,170</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	13,000
SURPLUS	19,000
UNDIVIDED PROFITS	<u>26,125</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>58,125</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	\$ <u>893,295</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
32 STATEWIDE BRANCH LOCATIONS

THE CLAYTON BANK AND TRUST COMPANY

OFFICERS

CHAIRMAN OF THE BOARD	JOHN H. ROTH, SR.
PRESIDENT AND TRUST OFFICER	WILLIAM H. WALTERS
VICE PRESIDENT	ERNEST F. SMITH
SECRETARY	CLARENCE S. COLLINS, JR.
CASHIER	PEARL E. COLE
ASSISTANT CASHIER	JOANNA A. COVERDALE

DIRECTORS

ROBERT M. BIGER	JOHN J. ROTH, SR.
BEULAH S. BLENDT	ERNEST F. SMITH
CLARENCE S. COLLINS, JR.	WILLIAM H. VAUGHN
ALBERT J. PLEASANTON	WILLIAM H. WALTERS
WILLIAM H. WILLIS, JR.	

THE CLAYTON BANK AND TRUST COMPANY

MAIN STREET
P.O. Box 216

CLAYTON, DE 19938

KENT COUNTY

ORGANIZED 1913

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 716
U. S. TREASURY SECURITIES	193
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	4,300
LOANS - NET	6,391
BANK PREMISES, FURNITURE & FIXTURES	177
ALL OTHER ASSETS	6
<u>TOTAL ASSETS</u>	<u>\$ 11,783</u>
<u>LIABILITIES</u>	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 1,767
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	8,653
DEPOSITS OF U. S. GOVERNMENT	4
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	57
CERTIFIED AND OFFICERS' CHECKS	5
<u>TOTAL DEPOSITS</u>	10,486
(A) TOTAL DEMAND DEPOSITS	1,789
(B) TOTAL TIME AND SAVINGS DEPOSITS	8,697
ALL OTHER LIABILITIES	42
<u>TOTAL LIABILITIES</u>	<u>10,528</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	200
SURPLUS	200
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	855
<u>TOTAL EQUITY CAPITAL</u>	<u>1,255</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	<u>\$ 11,783</u>

MEMBER OF THE FEDERAL DEPOSIT INSURANCE CORPORATION

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OFFICERS

J. H. TYLER MCCONNELL
WILLIAM C. LICKLE
JOHN F. PORTER, III
BRYAN S. COLBOURN
JOHN C. GOODMAN
PHILIP W. SEIBOLD
WILLIAM L. RHOADS, III
M. DANIEL DAUDON
JOHN F. DOWNHAM
DAVID C. RITTENHOUSE
W. LAIRD STABLER, JR.
GEORGE V. WOOD
DANIEL J. STRECKER
ROLF F. ERIKSEN
WALTER J. DURHAM, JR.
KEMP A. WRIGHT
DAVID W. BALDT
GEORGE M. FISHER, IV
LEON G. LOCKERMAN
DAVID H. MACKE
GEORGE W. AUSTIN
R. EDWARD HERMAN
MICHAEL YACYK, JR.
RICHARD G. BEVAN
WILLIAM J. BRADLEY
RALPH L. BALDWIN
WILLIAM A. CORBISHLEY
ANTHONY HIGGINS
ROSS C. IUDICA
KARL L. JOHNSTON
EDMUND N. LIVINGSTON, JR.
JAMES J. RILEY
FRED C. SEARS, II
ROBERT K. SHADDUCK
H. REESE WILSON
F. SAMUEL WILCOX, III
GEORGE H. TRAPNELL
RANNEY B. WARD
WILLIAM G. KILLINGER
ARLOE R. OLSEN, JR.
ANGELO R. PALOMBI
DOUGLAS R. WEHR
DAVID J. COLL, JR.
DONALD R. WILLIAMS
JOHN H. REED
A. KIRK MEARNES, JR.
WILLIAM N. McDONALD, III
HUGH D. LEAHY, JR.
E. MATTHEW BROWN
JOAN L. PALMER
WILLIAM C. ABERNETHY
CARL HOSTETTER
BENJAMIN J. BERTINO
EDWARD B. SPANGENBERG

DIRECTORS

IRENEE DUPONT MAY
J. H. TYLER MCCONNELL
IRVING MORRIS
W. DUNCAN PATTERSON
BLAINE T. PHILLIPS
JOHN F. PORTER, III
W. GLASGOW REYNOLDS
WILLIAM L. RHOADS, III
ROBERT J. RICHARDSON
W. FRED ROBINSON
PHILIP W. SEIBOLD
LAIRD STABLER, JR.
GEORGE STRAWBRIDGE, JR.

DELAWARE TRUST COMPANY

900 MARKET STREET

WILMINGTON, DE 19899

NEW CASTLE COUNTY

ORGANIZED 1899

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 122,085
U. S. TREASURY SECURITIES	60,457
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.	49,770
OBLIGATIONS OF STATES	64,138
CORPORATE STOCK	9
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	33,500
LOANS - NET	298,679
BANK PREMISES, FURNITURE & FIXTURES	13,604
REAL ESTATE OWNED OTHER THAN BANK PREMISES	1,449
OTHER ASSETS	<u>14,046</u>
<u>TOTAL ASSETS</u>	\$ <u>657,737</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 129,737
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	417,053
DEPOSITS OF UNITED STATES GOVERNMENT	1,491
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	528
DEPOSITS OF COMMERCIAL BANKS	124
CERTIFIED AND OFFICERS' CHECKS	<u>2,639</u>

TOTAL DEPOSITS

551,572

(A) TOTAL DEMAND DEPOSITS 134,118

(B) TOTAL TIME AND SAVINGS DEPOSITS 417,454

FEDERAL FUNDS PURCHASED & SECURITIES SOLD	45,037
OTHER LIABILITIES	<u>19,799</u>
<u>TOTAL LIABILITIES</u>	<u>616,408</u>

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	2,000
SURPLUS	25,000
UNDIVIDED PROFITS	<u>14,329</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>41,329</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	\$ <u>657,737</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

28 STATEWIDE BRANCH LOCATIONS

THE FELTON BANK

OFFICERS

PRESIDENT	VIRGIL N. JARRELL
VICE PRESIDENT	LEON C. DONOVAN
SECRETARY	MORRIS L. TURNER, D.D.S.
TREASURER	ALBERT D. WARREN
CASHIER	LOUISE O. BIDDLE
ASSISTANT CASHIER	FREDA W. KELLEY

DIRECTORS

LOUISE O. BIDDLE	RICHARD McCLOSKEY
LEON C. DONOVAN	MORRIS L. TURNER, D.D.S.
VIRGIL N. JARRELL	ALBERT D. WARREN

THE FELTON BANK

MAIN STREET

FELTON, DE 19943

KENT COUNTY

ORGANIZED 1917

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 441
U. S. TREASURY SECURITIES	20
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.	196
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	445
ALL OTHER SECURITIES	78
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	2,100
LOANS - NET	3,819
BANK PREMISES, FURNITURE AND FIXTURES	62
ALL OTHER ASSETS	28
<u>TOTAL ASSETS</u>	<u>\$ 7,189</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 985
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	5,036
DEPOSITS OF U. S. GOVERNMENT	3
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	145
CERTIFIED AND OFFICERS' CHECKS	15

<u>TOTAL DEPOSITS</u>	6,184
(A) TOTAL DEMAND DEPOSITS	1,057
(B) TOTAL TIME & SAVINGS DEPOSITS	5,127

ALL OTHER LIABILITIES	103
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<u>TOTAL LIABILITIES</u>	<u>6,287</u>
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EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	50
SURPLUS	150
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES	702

<u>TOTAL EQUITY CAPITAL</u>	<u>902</u>
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<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	<u>\$ 7,189</u>
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MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

GIRARD BANK DELAWARE

OFFICERS

PRESIDENT	DONALD E. CIELEWICH
SENIOR VICE PRESIDENT	DONALD A. JONES
SENIOR VICE PRESIDENT	H. HARRISON KEPHART, JR.
SENIOR VICE PRESIDENT	EDWARD J. MULVINHILL, JR.
SENIOR VICE PRESIDENT	GORDON A. PFEIFFER
SENIOR VICE PRESIDENT	RICHARD S. D'AGOSTINO
VICE PRESIDENT	KAYE O. BROWN
VICE PRESIDENT	RICHARD W. BURKE
VICE PRESIDENT	DANIEL A. COULSTON
VICE PRESIDENT	GEORGE A. GODFREY
VICE PRESIDENT	GERALD P. HORGAN
VICE PRESIDENT	WILLIAM J. KERSHAW
VICE PRESIDENT	ALBERT E. LINDENBERG
VICE PRESIDENT	RICHARD B. MOORE
VICE PRESIDENT	JAMES C. PAPAS
VICE PRESIDENT	RAYMOND A. RUST
VICE PRESIDENT	HAROLD E. IKELER, JR.
VICE PRESIDENT	JAMES J. SULLIVAN
VICE PRESIDENT	JAMES D. WEISS, JR.
VICE PRESIDENT	LESLIE C. WIX
SECRETARY	LIBBY G. FISHMAN

DIRECTORS

JOHN S. BARRY	CARL DEMARTINO
ALEXIS I. DUPONT BAYARD, ESQ.	ARDEN B. ENGBRETSSEN
JAMES BEEBE, JR., M.D.	JOHN E. HEALY, II
COURTLAND A. BELL, JR.	GARRETT B. LYONS, D.D.S.
EUGENE D. BOOKHAMMER	W. CHARLES PARADEE, JR.
ROBERT D. BURRIS	H. ROBERT SHARBAUGH
BETTY L. CHAMBERS	BRUCE M. STARGATT, ESQ.
DONALD E. CIELEWICH	JOHN G. TOWNSEND, II
ROBERT C. COLE, JR.	ROBERT G. WILLIAMS

GIRARD BANK DELAWARE

WILMINGTON, DE 19899

TENTH & MARKET STREETS

NEW CASTLE COUNTY

ORGANIZED 1807

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 28,777
U. S. TREASURY SECURITIES	4,163
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	30,281
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	4,621
OTHER BONDS, NOTES AND DEBENTURES	19,331
CORPORATE STOCK	81
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	6,485
LOANS - NET	271,904
BANK PREMISES, FURNITURE & FIXTURES	8,907
REAL ESTATE OWNED OTHER THAN BANK PREMISES	1,501
OTHER ASSETS	<u>9,354</u>
<u>TOTAL ASSETS</u>	\$ <u>385,405</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 58,225
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	198,433
DEPOSITS OF UNITED STATES GOVERNMENT	246
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	26,359
DEPOSITS OF COMMERCIAL BANKS	16,009
CERTIFIED AND OFFICERS' CHECKS	<u>3,558</u>

<u>TOTAL DEPOSITS</u>	302,830
(A) TOTAL DEMAND DEPOSITS	89,762
(B) TOTAL TIME & SAVINGS DEPOSITS	213,068

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	38,036
OTHER LIABILITIES FOR BORROWED MONEY	554
MORTGAGE INDEBTEDNESS AND LIABILITY FOR LEASES	3,279
OTHER LIABILITIES	<u>9,865</u>

TOTAL LIABILITIES

354,564

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	4,000
SURPLUS	16,355
UNDIVIDED PROFITS	<u>10,486</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>30,841</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	\$ <u>385,405</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
26 STATEWIDE BRANCH LOCATIONS

GREENWOOD TRUST COMPANY

OFFICERS

PRESIDENT

NORMAN C. HAMSTEAD

VICE PRESIDENT

A. STANLEY CAHALL

SECRETARY AND TREASURER

NELSON W. MEREDITH

CASHIER

RICHARD A. BEAUCHAMP

ASSISTANT CASHIER

SHIRLEY A. LOOCKERMAN

DIRECTORS

A. STANLEY CAHALL

NELSON W. MEREDITH

KEITH H. CARLISLE

HENRY W. PETERS

NORMAN C. HAMSTEAD

C. BUELL SCHULZE

GREENWOOD TRUST COMPANY

MARKET STREET
P.O. Box C

GREENWOOD, DE 19950

SUSSEX COUNTY

ORGANIZED 1911

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 486
U. S. TREASURY SECURITIES	2,198
ALL OTHER SECURITIES	30
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	2,000
LOANS - NET	4,101
BANK PREMISES, FURNITURE AND FIXTURES	217
ALL OTHER ASSETS	<u>20</u>
<u>TOTAL ASSETS</u>	<u>\$ 9,052</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 1,904
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	5,786
DEPOSITS OF UNITED STATES GOVERNMENT	81
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	283
CERTIFIED AND OFFICERS' CHECKS	<u>23</u>

<u>TOTAL DEPOSITS</u>	8,077
(A) TOTAL DEMAND DEPOSITS	2,062
(B) TOTAL TIME & SAVINGS DEPOSITS	6,015

ALL OTHER LIABILITIES	<u>3</u>
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<u>TOTAL LIABILITIES</u>	<u>8,080</u>
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EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	35
SURPLUS	425
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES	<u>512</u>

<u>TOTAL EQUITY CAPITAL</u>	<u>972</u>
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<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 9,052</u>
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MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE MILFORD TRUST COMPANY

SOUTH WALNUT STREET

MILFORD, DE 19963

SUSSEX COUNTY

ORGANIZED 1901

EFFECTIVE APRIL 26, 1982, BANK OF DELAWARE MERGED WITH AND INTO THE MILFORD TRUST COMPANY. THE MILFORD TRUST COMPANY WAS THE SURVIVING CORPORATION AND CONTINUED TO DO BUSINESS UNDER BANK OF DELAWARE'S CERTIFICATE OF INCORPORATION AND UNDER THE NAME OF BANK OF DELAWARE. THE COMMISSIONER ISSUED A CERTIFICATE OF AUTHORITY TO THE BANK OF DELAWARE TO OPEN A BRANCH OFFICE AT SOUTH WALNUT STREET, MILFORD, DELAWARE (PREVIOUSLY THE MILFORD TRUST COMPANY) ON APRIL 23, 1982.

MORGAN BANK (DELAWARE)

OFFICERS

CHAIRMAN OF THE BOARD	PETER B. SMITH
PRESIDENT	DAVID D. WAKEFIELD
SECRETARY	BARBARA S. STOKES
COMPTROLLER	JOHN APPLETON
VICE PRESIDENT - MANAGER OF BANKING	PHILIP C. MURRAY
VICE PRESIDENT - MANAGER OF OPERATIONS AND ADMINISTRATION	WILLIAM P. GARRY
VICE PRESIDENT AND TREASURER	DAVID N. LAWRENCE
VICE PRESIDENT	DENNIS J. BRENNAN
VICE PRESIDENT	RALPH G. SCHWAB
ASSISTANT COMPTROLLER	JAMES P. SEAY
ASSISTANT VICE PRESIDENT	VICTORIA L. BROOKS
ASSISTANT VICE PRESIDENT	GEORGE A. KENT
ASSISTANT VICE PRESIDENT	BRUCE T. PROLOW
ASSISTANT VICE PRESIDENT	LORENZO A. VILLALON
ACCOUNTING OFFICER	PEYTON K. WILDERMUTH
ASSISTANT SECRETARY	DENIS G. MULCAHY
ASSISTANT TREASURER	GAIL H. RUSSELL

DIRECTORS

DONALD B. RIEFLER	PETER B. SMITH
JOHN F. RUFFLE	JOHN M. STADTER, JR.
DAVID D. WAKEFIELD	

MORGAN BANK (DELAWARE)

902 MARKET STREET

WILMINGTON, DE 19801

ORGANIZED 1981

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 199,269
U. S. TREASURY SECURITIES	188,960
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	45,168
CORPORATE STOCK	6,000
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	36,000
LOANS - NET	430,483
BANK PREMISES, FURNITURE AND FIXTURES	2,936
OTHER ASSETS	<u>16,759</u>
<u>TOTAL ASSETS</u>	\$ <u>925,575</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 209
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	419,705
DEPOSITS OF COMMERCIAL BANKS	120
CERTIFIED AND OFFICERS' CHECKS	<u>239</u>
<u>TOTAL DEPOSITS</u>	420,273
(A) TOTAL DEMAND DEPOSITS	568
(B) TOTAL TIME & SAVINGS DEPOSITS	<u>419,705</u>

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	180,445
OTHER LIABILITIES	<u>15,132</u>
<u>TOTAL LIABILITIES</u>	<u>615,850</u>

SUBORDINATED NOTES AND DEBENTURES	<u>100,000</u>
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EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	100,000
SURPLUS	100,000
UNDIVIDED PROFITS	<u>1,725</u>

<u>TOTAL EQUITY CAPITAL</u>	<u>209,725</u>
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<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	\$ <u>925,575</u>
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MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

PEOPLES BANK & TRUST COMPANY

OFFICERS

CHAIRMAN OF THE BOARD	ELBERT N. CARVEL
VICE CHAIRMAN OF THE BOARD	JOHN O. WILLIAMS
PRESIDENT	FREDERICK M. DAWSON
SENIOR VICE PRESIDENT	RICHARD L. CONING
SENIOR VICE PRESIDENT	JAMES W. WRIGHT
VICE PRESIDENT & CHIEF FINANCIAL OFFICER	JACQUELINE A. WALDORF
ASSISTANT VICE PRESIDENT & ASSISTANT SECRETARY	JAMES M. CARNEY
ASSISTANT VICE PRESIDENT	SANDRA NEIFFER
ASSISTANT CONTROLLER	JUDITH I. HULBURT

DIRECTORS

J. CALEB BOGGS	DAVID J. FARRIS
WILLIAM H. CANTWELL	JAMES H. GILLIAM, JR., ESQUIRE
ELBERT N. CARVEL	ANDREW C. HALVORSEN
FINN M. W. CASPERSON, ESQUIRE	GERALD L. HOLM
H. JAMES CONAWAY, JR.	JOSEPH N. SCARPINATO
FREDERICK M. DAWSON	HENRY TOPEL

JOHN O. WILLIAMS

PEOPLES BANK & TRUST COMPANY

1300 MARKET STREET
P.O. Box 1551

WILMINGTON, DE 19899

ORGANIZED 1952

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 13,843
U.S. TREASURY SECURITIES	6,040
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	2,901
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	672
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	700
LOANS - NET	19,623
BANK PREMISES, FURNITURE AND FIXTURES	1,436
REAL ESTATE OWNED OTHER THAN BANK PREMISES	270
ALL OTHER ASSETS	869
<u>TOTAL ASSETS</u>	<u>\$ 46,354</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 8,548
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	22,643
DEPOSITS OF UNITED STATES GOVERNMENT	72
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	691
CERTIFIED AND OFFICERS' CHECKS	<u>2,122</u>
<u>TOTAL DEPOSITS</u>	<u>34,076</u>
(A) TOTAL DEMAND DEPOSITS	10,805
(B) TOTAL TIME AND SAVINGS DEPOSITS	23,271

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	4,194
INTEREST-BEARING DEMAND NOTES	2,018
ALL OTHER LIABILITIES	<u>1,022</u>
<u>TOTAL LIABILITIES</u>	<u>41,310</u>

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	1,000
SURPLUS	1,500
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES	<u>2,544</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>5,044</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 46,354</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
6 BRANCH LOCATIONS IN NEW CASTLE AND KENT COUNTIES

THE PEOPLES BANK OF HARRINGTON

OFFICERS

PRESIDENT	J. EDWARD TAYLOR
1ST VICE PRESIDENT	JEHU F. CAMPER
2ND VICE PRESIDENT	CHARLES L. PECK, JR.
SECRETARY	CALVERT A. MORGAN, SR
EXECUTIVE VICE PRESIDENT & CASHIER	HOWARD S. WAGNER
ASSISTANT CASHIER	FRANCES P. GAREY
ASSISTANT CASHIER	ROBERT E. EVERLINE

DIRECTORS

THURMAN G. ADAMS	WILLIAM PASKEY, JR.
JEHU F. CAMPER	CHARLES L. PECK, JR.
WALTER MESSICK	J. HAROLD SCHABINGER
CALVERT A. MORGAN, SR.	GEORGE C. SIMPSON
WILLIAM F. PARKER	J. EDWARD TAYLOR

THE PEOPLES BANK OF HARRINGTON

CLARK AND HANLEY STS.

HARRINGTON, DE 19952

ORGANIZED 1905

KENT COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 1,099
U. S. TREASURY SECURITIES	2,876
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	2,039
ALL OTHER SECURITIES	7
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	3,700
LOANS - NET	12,457
BANK PREMISES, FURNITURE AND FIXTURES	552
REAL ESTATE OWNED OTHER THAN BANK PREMISES	19
<u>TOTAL ASSETS</u>	<u>\$ 22,749</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PARTNERSHIPS., & CORPS.	\$ 4,649
TIME AND SAVINGS DEPOSITS OF INDIVS., PARTNERSHIPS., & CORPS.	15,871
DEPOSITS OF U. S. GOVERNMENT	13
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	102
CERTIFIED AND OFFICERS' CHECKS	32
<u>TOTAL DEPOSITS</u>	<u>20,667</u>
(A) TOTAL DEMAND DEPOSITS	4,767
(B) TOTAL TIME & SAVINGS DEPOSITS	15,900

INTEREST-BEARING DEMAND NOTES 30

TOTAL LIABILITIES 20,697

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	250
SURPLUS	550
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	<u>1,252</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>2,052</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 22,749</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE PHILADELPHIA BANK (DELAWARE)

OFFICERS

CHAIRMAN OF THE BOARD

FREDERICK HELDRING

PRESIDENT

THOMAS B. O'ROURKE

SECRETARY AND CASHIER

DAVID MARTIN

GENERAL MANAGER

JAMES VITALE

DIRECTORS

FREDERICK HELDRING

THOMAS B. O'ROURKE

DAVID MARTIN

ROBERT B. PALMER

JAMES E. RYAN

THE PHILADELPHIA BANK (DELAWARE)

103 FOULK ROAD

WILMINGTON, DE 19803

ORGANIZED 1982

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 2,137
CORPORATE STOCK	300
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	3,000
LOANS - NET	131,410
BANK PREMISES, FURNITURE AND FIXTURES	599
OTHER ASSETS	<u>1,007</u>
<u>TOTAL ASSETS</u>	<u>\$ 138,453</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 3
DEPOSITS OF UNITED STATES GOVERNMENT	<u>26</u>

TOTAL DEPOSITS 29

(A) TOTAL DEMAND DEPOSITS 29

OTHER LIABILITIES FOR BORROWED MONEY	128,679
OTHER LIABILITIES	<u>29</u>
<u>TOTAL LIABILITIES</u>	<u>128,737</u>

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	10,000
UNDIVIDED PROFITS	<u>(284)</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>9,716</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 138,453</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

PROVIDENT OF DELAWARE BANK

OFFICERS

CHAIRMAN OF THE BOARD, PRESIDENT AND
CHIEF EXECUTIVE OFFICER

KARL E. WENK, JR.

VICE PRESIDENT AND TREASURER

DAVID E. SPARKS

VICE PRESIDENT AND SECRETARY

JOHN D. SILCOX, JR.

VICE PRESIDENT

JOHN W. McLAUGHLIN

VICE PRESIDENT

JOSEPH A. FEDUNIE

VICE PRESIDENT

ROBERT J. BUCCI

VICE PRESIDENT

WILLIAM J. VANAUKEN

COMPTROLLER AND CASHIER

STEPHEN J. CARROLL

ASSISTANT VICE PRESIDENT

MICHAEL O. CLARK

ASSISTANT VICE PRESIDENT

JENNIS M. McNULTY

DIRECTORS

J. RICHARD BOYLAN

ROGER S. HILLAS

J. RICHARD CARNALL

ALLAN C. KIRKMAN

ROBERT E. CHAPPELL

DAVID E. SPARKS

KARL E. WENK, JR.

PROVIDENT OF DELAWARE BANK

105 FOULK ROAD

WILMINGTON, DE 19803

ORGANIZED 1982

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 15,260
U. S. TREASURY SECURITIES	13,453
CORPORATE STOCK	303
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	5,636
LOANS - NET	65,066
BANK PREMISES, FURNITURE & FIXTURES	445
OTHER ASSETS	<u>317</u>
<u>TOTAL ASSETS</u>	<u>\$ 100,480</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 2
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	48,000
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	<u>989</u>
<u>TOTAL DEPOSITS</u>	48,991
(A) TOTAL DEMAND DEPOSITS	2
(B) TOTAL TIME & SAVINGS DEPOSITS	48,989

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	40,153
OTHER LIABILITIES	<u>1,116</u>
<u>TOTAL LIABILITIES</u>	<u>90,260</u>

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	10,000
SURPLUS	100
UNDIVIDED PROFITS	<u>120</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>10,220</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 100,480</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

THE SUSSEX TRUST COMPANY

OFFICERS

CHAIRMAN OF THE BOARD AND PRESIDENT
EXECUTIVE VICE PRESIDENT
VICE PRESIDENT - FINANCIAL SERVICES
VICE PRESIDENT - DATA PROCESSING
VICE PRESIDENT AND TREASURER
VICE PRESIDENT - OPERATIONS
VICE PRESIDENT - TRUST OFFICER
CORPORATE SECRETARY
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
COMPTROLLER
AUDITOR
TRUST OFFICER
COMPLIANCE OFFICER
PURCHASING OFFICER

ROBERT M. HOYT
ROBERT L. THOMPSON
WAYNE V. DUKES
JOHN E. MCGANN
HAROLD L. SLATCHER
GERALDINE B. TAYLOR
DAVID V. WYATT
LINDA M. DUKES
GERALD W. CHANDLER
GRACE E. HITCH
W. RAY MASTEN
DIANA J. MELOTT
JERRY A. MULLINS
ALMA M. PALMER
CLIFFORD W. PARSONS
J. ONEAL PRITCHETT
MADELINE R. STANGO
LEWIS C. TRIVITS
W. FRANKLIN BARR
KENNETH R. BETTS
DONALD C. STUDLEY
FAYE S. KING
H. ALLEN LEWIS

DIRECTORS

JOHN L. ALLEN, SR.
JOHN P. ARGO
ALFRED G. BEST
FRANK D. BONSALE, JR.
JOHN L. BRIGGS
LEON L. BURTON
W. CECIL CARPENTER
ADDIE M. CORDREY
WILLIAM H. DAVIS
RICHARD H. DERRICKSON
ROBERT E. DUKES
DR. W. PIERCE ELLIS
JOHN T. FISHER
JACKIE HICKMAN
LEMUEL H. HICKMAN
GEORGE W. HOPKINS
ROBERT M. HOYT
M. MARTIN ISAACS
MELVIN L. JOSEPH
DONALD L. KENT

JOHN E. MCGOVERN
EDWARD A. MADDEN
DR. JAMES E. MARVIL
ERNEST E. MEGEE, JR.
JOHN E. MESSICK
GEORGE W. PLUMMER
WAYLAND H. RICE, JR.
EDGAR RICKARDS
HENRY S. SAUNDERS, JR.
FRANCIS R. SHORT
SAM H. SHOWELL, JR.
KENNETH A. SIMPLER
ROBERT L. THOMPSON
ROBERT W. TUNNELL
ROBERT W. TUNNELL, JR.
GLENN W. WARD
J. WILLIS WEBB
DR. JAMES C. WHITE
PRESTON L. WILLIAMS, JR.
W. ROBERT WILLIAMS

THE SUSSEX TRUST COMPANY

LAUREL, DE 19956

MARKET STREET
P.O. Box 617

ORGANIZED 1895

SUSSEX COUNTY

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 5,495
U. S. TREASURY SECURITIES	3,498
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	8,431
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	16,589
OTHER BONDS, NOTES, AND DEBENTURES	4,646
CORPORATE STOCK	10
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	3,150
LOANS - NET	97,950
BANK PREMISES, FURNITURE & FIXTURES	4,038
REAL ESTATE OWNED OTHER THAN BANK PREMISES	146
OTHER ASSETS	2,990
<u>TOTAL ASSETS</u>	<u>\$ 146,943</u>
<u>LIABILITIES</u>	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 20,004
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	107,084
DEPOSITS OF UNITED STATES GOVERNMENT	231
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	2,620
DEPOSITS OF COMMERCIAL BANKS	59
CERTIFIED AND OFFICERS' CHECKS	737
<u>TOTAL DEPOSITS</u>	<u>130,735</u>
(A) TOTAL DEMAND DEPOSITS	21,616
(B) TOTAL TIME AND SAVINGS DEPOSITS	109,119
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	3,010
MORTGAGE INDEBTEDNESS AND LIABILITY	220
OTHER LIABILITIES	1,953
<u>TOTAL LIABILITIES</u>	<u>135,918</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	1,769
SURPLUS	5,924
UNDIVIDED PROFITS	3,332
<u>TOTAL EQUITY CAPITAL</u>	<u>11,025</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$ 146,943</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
11 BRANCH LOCATIONS IN KENT AND SUSSEX COUNTIES

WILMINGTON TRUST COMPANY

OFFICERS

HONORARY CHAIRMAN OF THE BOARD
CHAIRMAN OF THE BOARD, PRESIDENT AND
CHIEF EXECUTIVE OFFICER
SENIOR VICE PRESIDENT AND SECRETARY
SENIOR VICE PRESIDENT AND TREASURER
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
SENIOR VICE PRESIDENT
COMPTROLLER
AUDITOR

GEORGE P. BISSELL, JR.

BERNARD J. TAYLOR, II
JOSEPH M. MORAN
LEONARD W. QUILL
ARTHUR C. ANNONE
A. SAMUEL GRAY
JOHN A. HERDEG
PAUL F. BUTLER
ALAN C. KNIGHT
HENRY F. ACQUAOTTA
DONALD A. CORKRAN
GEORGE D. CRAIG
BRUCE L. MARRA
TED T. CECALA, JR.
JACK B. MULLEN

VICE PRESIDENTS:

J. CHRISTOPHER BELL
H. STANLEY BOOTHBY
VICTOR H. BRIDGMAN, III
CHARLES B. CAMPBELL, JR.
FRANKLIN H. COLE
JOSEPH F. DOTO
EDWARD B. DUPONT
H. C. ELLIOTT
CHARLES H. W. EFFINGER, JR.
WARREN C. ENGLE
ARTHUR C. EPPHIMER, JR.
MICHAEL J. FEIL
LOREN H. FRYE
JOHN S. GARRETT, JR.
DAVID S. GOODHUE
DAVID D. GOODMAN
CHARLES F. GUMMEY, JR.
CHARLES H. HACKMAN
RITA M. HARNEY
ROBERT V. A. HARRA, JR.
J. STODDARD HAYES, JR.
THOMAS D. HENDERER
DAVID HILLEGAS
W. MOTT HUFFEL, JR.
LEWIS B. HYMAN, JR.
JOSEPH M. JACOBS
JOHN H. KIPP
MARTIN L. KLOPPING

RICHARD L. LAIRD
ROBERT B. LANDON
LARIO M. MARINI
ROBERT A. MATARESE
WALTER P. McEVILLY
GRACE E. MESSNER
MICHAEL J. MONACO
GEORGE W. NAUMAN
ROBERT W. OGGENFUSS
THOMAS E. PARMENTER
RALPH E. PEARCE, JR.
WILMER B. POWELL
ROGER G. REYNOLDS
PAUL E. SHIPLEY
JOSEPH SIENESKI
RICHARD B. SIMON
ALLEN E. SMITH
W. LATIMER SNOWDON, JR.
P. M. SNYDER, JR.
WILLIAM B. SOWDEN, III
W. HALSEY SPRUANCE
WILLIAM H. SWARTZ
DAVIS H. TRUAX
DAVID W. UMBS
WALTER H. WHITTAKER
CLARK H. WOOLLEY
BEN P. YOUNG
JOHN P. ZEBLEY, III

DIRECTORS

GEORGE P. BISSELL, JR.
DAVID B. BOLEN
ROBERT H. BOLLING, JR.
J. BRUCE BREDIN
JOSEPH W. CHINN, JR.
EDWARD W. COOCH, JR.
CHARLES S. CROMPTON, JR.
WILLIAM R. DEELEY
IRENEE DUPONT, JR.
GEORGE P. EDMONDS
*ENDSLEY P. FAIRMAN
ROBERT C. FORNEY
CHARLES J. HARRINGTON
JOHN A. HERDEG

BERNARD B. ISAACSON
W. FREDERICK LAIRD
RODNEY M. LAYTON
CHARLES B. MCCOY
*WALTER D. MERTZ
HUGH E. MILLER
JOSEPH M. MORAN
*G. BURTON PEARSON, JR.
JOHN R. RYAN
WALTON H. SIMPSON
BERNARD J. TAYLOR, II
MARY JORNLIN THEISEN
JAMES M. TUNNELL, JR.
*WILLIAM A. WORTH

*ASSOCIATE DIRECTOR

WILMINGTON TRUST COMPANY

100 WEST 10TH STREET

WILMINGTON, DE 19899

ORGANIZED 1903

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 265,991
U. S. TREASURY SECURITIES	109,363
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	117,013
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	141,568
OTHER BONDS, NOTES AND DEBENTURES	44,021
CORPORATE STOCK	191
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	81,963
LOANS - NET	649,075
LEASE FINANCING RECEIVABLES	9,949
BANK PREMISES, FURNITURE AND FIXTURES	15,867
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES	872
OTHER ASSETS	24,391
<u>TOTAL ASSETS</u>	<u>\$ 1,460,264</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 290,210
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	703,161
DEPOSITS OF U. S. GOVERNMENT	5,493
DEPOSITS OF STATES & POLITICAL SUBDIVISIONS	14,426
DEPOSITS OF COMMERCIAL BANKS	3,668
CERTIFIED AND OFFICERS' CHECKS	4,910

TOTAL DEPOSITS

1,021,868

(A) TOTAL DEMAND DEPOSITS

306,707

(B) TOTAL TIME & SAVINGS DEPOSITS

715,161

FEDERAL FUNDS PURCHASED & SECURITIES SOLD	252,396
INTEREST-BEARING DEMAND NOTES	21,577
OTHER LIABILITIES FOR BORROWED MONEY	1,812
MORTGAGE INDEBTEDNESS AND LIABILITY	265
OTHER LIABILITIES	50,289

TOTAL LIABILITIES1,348,207

SUBORDINATED NOTES AND DEBENTURES

20,000EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	12,610
SURPLUS	25,331
UNDIVIDED PROFITS	54,116

TOTAL EQUITY CAPITAL92,057TOTAL LIABILITIES & EQUITY CAPITAL\$ 1,460,264

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

34 STATEWIDE BRANCH LOCATIONS

**STATEMENTS
OF
NON-DEPOSIT TRUST COMPANIES**

AMERICAN GUARANTY & TRUST COMPANY

OFFICERS

PRESIDENT	ELEUTHERE I. DU PONT
SENIOR VICE PRESIDENT	MATTHEW D. MASON, III
VICE PRESIDENT & SECRETARY	H. LESTER ARIAIL, JR.
VICE PRESIDENT	LOUIS A. AVIOLA, JR.
VICE PRESIDENT	CHARLES S. BAKER
VICE PRESIDENT	LAMBERT R. WALKER, JR.
ASSISTANT VICE PRESIDENT	LINDA J. WATSON
TREASURER	A. KENNETH HACKETT, JR.
ASSISTANT SECRETARY	MARY B. MACZYNSKI

DIRECTORS

ELEUTHERE I. DU PONT	RICHARD V. KING
FRANCIS I. DU PONT	MATTHEW D. MASON, III
RAYMOND W. HOFMANN	ALAIN R. SINGER

AMERICAN GUARANTY & TRUST COMPANY

3801 KENNETT PIKE

WILMINGTON, DE 19807

NEW CASTLE COUNTY

ORGANIZED 1914

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 121
U. S. TREASURY SECURITIES	200
ALL OTHER SECURITIES	13
BANK PREMISES, FURNITURE AND FIXTURES	6
OTHER ASSETS	<u>64,929</u>
<u>TOTAL ASSETS</u>	\$ <u>65,269</u>
<u>LIABILITIES</u>	
OTHER LIABILITIES	\$ <u>65,060</u>
<u>TOTAL LIABILITIES</u>	<u>65,060</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	202
SURPLUS	1
UNDIVIDED PROFITS	<u>6</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>209</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	\$ <u>65,269</u>

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

OFFICERS

CHAIRMAN

DANIEL R. BUTLER

PRESIDENT

STEPHEN B. TILY, III

SECRETARY

CAROL HILTY DROGE

ASSISTANT SECRETARY

CATHERINE P. BENNETT

CONTROLLER

ULRIC D. MOORE

TRUST OFFICER

HAROLD HENSEL

TRUST OFFICER

LINDA K. JOBSON

TRUST OFFICER

E. THOMAS FLECK

AUDIT COMMITTEE

MICHAEL J. ROBINSON

AUDIT COMMITTEE

LALOR BURDICK

DIRECTORS

DANIEL R. BUTLER

F. MICHAEL DONOHUE, JR.

EDWARD P. CLAYMAN, ESQUIRE

STEPHEN B. TILY, III

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

4305 LANCASTER PIKE

WILMINGTON, DE 19805

NEW CASTLE COUNTY

ORGANIZED 1899

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 349
OTHER BONDS, NOTES, AND DEBENTURES	284
BANK PREMISES, FURNITURE AND FIXTURES	436
OTHER ASSETS	<u>1,333,923</u>
<u>TOTAL ASSETS</u>	<u>\$1,334,992</u>
<u>LIABILITIES</u>	
OTHER LIABILITIES	<u>\$1,332,654</u>
<u>TOTAL LIABILITIES</u>	<u>1,332,654</u>
COMMON STOCK - TOTAL PAR VALUE	200
UNDIVIDED PROFITS	1,996
RESERVE FOR CONTINGENCIES	<u>142</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>2,338</u>
<u>TOTAL LIABILITIES AND EQUITY CAPITAL</u>	<u>\$1,334,992</u>

STATEMENTS
OF
MUTUAL SAVINGS BANKS

ARTISANS' SAVINGS BANK

OFFICERS

PRESIDENT & CHIEF EXECUTIVE OFFICER	CLYDE H. BAYLIS, JR.
VICE PRESIDENT & SECRETARY	STEPHEN G. HARRIS, JR.
VICE PRESIDENT	ROBERT R. CASTONA
VICE PRESIDENT & INVESTMENT OFFICER	FRANCIS A. MILLER
CONTROLLER	GENE G. GRAHAM
TREASURER	STEPHEN C. NELSON
ASSISTANT VICE PRESIDENT & ASSISTANT SECRETARY	NELSON D. CLARK
ASSISTANT VICE PRESIDENT	JAMES F. MURPHY
AUDITOR	JOSEPH E. SALVATORE
ASSISTANT TREASURER & ASSISTANT SECRETARY	MARY E. BARNES
ASSISTANT TREASURER	DAVID S. LOVELAND, III
LOAN OFFICER	FREDERICK R. WILKE

DIRECTORS

CLYDE H. BAYLIS, JR.
WILLIAM W. BEWLEY, JR.
HARRY B. BISSELL, JR.
FRANK M. CASSON
HORACE K. DUGDALE
JOHN N. FORTNER
STEPHEN G. HARRIS, JR.
SALLY V. HAWKINS

PETER A. LARSON
ROBERT S. MOORE, SR.
ALBERT A. POPPITI
GEORGE J. PRENDERGAST
G. S. SCARBOROUGH, JR.
B. GARY SCOTT
DONALD C. TAYLOR
HARLAN C. WILLIAMS

ARTISANS' SAVINGS BANK

WILMINGTON, DE 19899

219 WEST NINTH STREET

NEW CASTLE COUNTY

ORGANIZED 1861

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 4,393
U. S. TREASURY, AGENCY & CORPORATION OBLIGATIONS	20,740
CORPORATE BONDS	37,678
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	320
OTHER BONDS, NOTES AND DEBENTURES	2,596
CORPORATE STOCK	10,566
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	10,000
REAL ESTATE LOANS - NET	90,469
OTHER LOANS - NET	1,270
BANK PREMISES, FURNITURE & FIXTURES	1,132
REAL ESTATE OWNED OTHER THAN BANK PREMISES	944
OTHER ASSETS	3,544
<u>TOTAL ASSETS</u>	\$ <u>183,652</u>

LIABILITIES

SAVINGS AND TIME DEPOSITS	\$ 169,593
DEMAND DEPOSITS	313
<u>TOTAL DEPOSITS</u>	<u>169,906</u>
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	1,221
OTHER LIABILITIES	933
<u>TOTAL LIABILITIES</u>	<u>172,060</u>

SURPLUS ACCOUNTS

SURPLUS	7,000
UNDIVIDED PROFITS	(1,112)
OTHER SURPLUS RESERVES	5,704
<u>TOTAL SURPLUS ACCOUNTS</u>	<u>11,592</u>
<u>TOTAL LIABILITIES & SURPLUS ACCOUNTS</u>	\$ <u>183,652</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

5 BRANCH LOCATIONS IN NEW CASTLE AND KENT COUNTIES

WILMINGTON SAVINGS FUND SOCIETY

PRESIDENT

N. RUSSELL HARTZELL, JR.

SENIOR VICE PRESIDENT

H. SCOTT BERRY

SENIOR VICE PRESIDENT

ARTHUR G. HOOPER

SENIOR VICE PRESIDENT

B. N. WAUGAMAN

SENIOR VICE PRESIDENT

LEROY W. TAYLOR

VICE PRESIDENT

CHARLES A. BENNETT

VICE PRESIDENT

DAVID L. BURTON

VICE PRESIDENT

FREDERICK J. CLARK

VICE PRESIDENT

JOHN E. DILKS, JR.

VICE PRESIDENT

ROBERT J. GENTRY

VICE PRESIDENT

WILLIAM J. GUTHRIE, SR.

VICE PRESIDENT

RICHARD L. MURCHISON

VICE PRESIDENT

STEPHEN R. TAYLOR

COMPTROLLER

WILSON E. SIMPSON

TREASURER

AUGUSTINE R. PAPILLO, SR.

SECRETARY & LEGAL COUNSEL

JOHN P. BRADY

AUDITOR

F. RONALD SYMES

BOARD OF MANAGERS

WESLEY A. ADAMS
STEPHEN R. CLARKE
DUDLEY E. CONNORS
CLIFFORD P. DIVER
CARROLL W. GRIFFITH, JR.
JAMES JULIAN
ARTHUR W. KOFFENBERGER, JR.

WILLIAM J. MILLER, JR.
RANDALL T. MURRILL, JR.
ROBERT H. PEOPLES
ROBERT L. RICHARDS, JR.
THOMAS C. SHEA
JAMES E. VACHRIS
A. JUDSON WELLS

WILMINGTON SAVINGS FUND SOCIETY

838 MARKET STREET

WILMINGTON, DE 19899

ORGANIZED 1832

NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 77,238
U. S. TREASURY, AGENCY, & CORPORATION OBLIGATIONS	49,576
CORPORATE BONDS	124,200
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	29,289
CORPORATE STOCK	30,671
FEDERAL FUNDS SOLD & SECURITIES PURCHASED	14,000
REAL ESTATE LOANS - NET	480,680
OTHER LOANS - NET	13,896
BANK PREMISES, FURNITURE AND FIXTURES	9,454
REAL ESTATE OWNED OTHER THAN BANK PREMISES	1,353
OTHER ASSETS	<u>11,886</u>
<u>TOTAL ASSETS</u>	\$ <u>842,243</u>
<u>LIABILITIES</u>	
TOTAL SAVINGS AND TIME DEPOSITS	\$ 717,367
TOTAL DEMAND DEPOSITS	<u>45,293</u>
<u>TOTAL DEPOSITS</u>	<u>762,660</u>
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	14,488
OTHER LIABILITIES	<u>21,493</u>
<u>TOTAL LIABILITIES</u>	<u>798,641</u>
<u>SURPLUS ACCOUNTS</u>	
SURPLUS	42,162
UNDIVIDED PROFITS	(3,382)
OTHER SURPLUS RESERVES	<u>4,822</u>
<u>TOTAL SURPLUS ACCOUNTS</u>	<u>43,602</u>
<u>TOTAL LIABILITIES & SURPLUS ACCOUNTS</u>	\$ <u>842,243</u>

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION

19 STATEWIDE BRANCH LOCATIONS

**STATEMENTS
OF
NATIONAL BANKS**

THE CHASE MANHATTAN BANK (USA), N. A.

600 MARKET STREET

WILMINGTON, DE 19801

NEW CASTLE COUNTY

ORGANIZED 1982

OFFICERS

CHAIRMAN OF THE BOARD & EXECUTIVE VICE PRESIDENT
PRESIDENT
SENIOR VICE PRESIDENT
CONTROLLER AND VICE PRESIDENT
COUNSEL AND VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT

FREDERICK S. HAMMER
THOMAS A. CONIGLIARO
PAUL G. TONGUE
RUSSELL I. WAKAL
RICHARD P. ECKMAN
EDWARD F. MCKENNA
JAMES D. RANDALL
JAMES B. ROSS

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 407
ALL OTHER SECURITIES	1,440
LOANS - NET	98,238
BANK PREMISES, FURNITURE AND FIXTURES	1,146
ALL OTHER ASSETS	<u>2,387</u>
<u>TOTAL ASSETS</u>	<u>\$ 103,618</u>

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 138
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	26,573
CERTIFIED AND OFFICERS' CHECKS	<u>2,894</u>
<u>TOTAL DEPOSITS</u>	29,605
(A) TOTAL DEMAND DEPOSITS	3,032
(B) TOTAL TIME AND SAVINGS DEPOSITS	26,573

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	23,400
INTEREST-BEARING DEMAND NOTES	2,000
ALL OTHER LIABILITIES	<u>2,046</u>
<u>TOTAL LIABILITIES</u>	<u>57,051</u>

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	24,000
SURPLUS	24,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	<u>(1,433)</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>46,567</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	<u>\$ 103,618</u>

DIRECTORS

J. RUSSELL BAKER
ARTHUR C. BENNETT

THOMAS A. CONIGLIARO
WARREN R. LEONARD

HANS P. ZIEGLER

COLONIAL NATIONAL BANK

1901 WEST FOURTH STREET

WILMINGTON, DE 19805

ORGANIZED 1927

NEW CASTLE COUNTY

BRANCHES

307-309 MARYLAND AVENUE

200 WEST NINTH STREET

1931 WEST FOURTH STREET

OFFICERS

CHAIRMAN OF THE BOARD
PRESIDENT
SENIOR VICE PRESIDENT
VICE PRESIDENT & CASHIER
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT VICE PRESIDENT
ASSISTANT CASHIER
ASSISTANT CASHIER

DENNIS ALTER
ABELE MINUTELLA
JESSE W. SAMLUK
CARL SMITH
ROSE G. VOLY
THOMAS SPENCE
EDWARD J. BENNETT
CHARLES J. DAYTON
MARGARET SOLOWSKI
CAROL FRAGALE
ESTHER B. MILLER
LORRAINE M. LLOYD

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

CASH AND DUE FROM DEPOSITORY INSTITUTIONS
U. S. TREASURY SECURITIES
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.
ALL OTHER SECURITIES
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED
LOANS - NET
BANK PREMISES, FURNITURE AND FIXTURES
ALL OTHER ASSETS

(IN THOUSANDS)

\$ 1,146
2,697
200
17
3,400
2,631
161
8

TOTAL ASSETS

\$ 10,260

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.
DEPOSITS OF UNITED STATES GOVERNMENT
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS
CERTIFIED AND OFFICERS' CHECKS

\$ 3,410
5,994
7
1
63

TOTAL DEPOSITS

9,475

(A) TOTAL DEMAND DEPOSITS

3,481

(B) TOTAL TIME AND SAVINGS

5,994

DEPOSITS

ALL OTHER LIABILITIES

8

TOTAL LIABILITIES

9,483

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE
SURPLUS
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES

270

286

221

TOTAL EQUITY CAPITAL

777

TOTAL LIABILITIES AND EQUITY CAPITAL

\$ 10,260

DIRECTORS

DENNIS ALTER
ARTHUR BELLIS
MAX BOTEL
RICHARD BRAEMER
DAVID EAST

ABELE MINUTELLA
MICHAEL A. POPPITI
CARL SMITH
ANDREW STEINER
ROBERT TOLL

PHILLIP TURBERG

EQUITABLE BANK OF DELAWARE, N. A.

1724 SOUTH GOVERNORS AVENUE

DOVER, DE 19901

KENT COUNTY

ORGANIZED 1982

OFFICERS

CHAIRMAN
PRESIDENT
EXECUTIVE VICE PRESIDENT
EXECUTIVE VICE PRESIDENT & TREASURER
VICE PRESIDENT & ASSISTANT SECRETARY
2ND VICE PRESIDENT & CONTROLLER
2ND VICE PRESIDENT & ASSISTANT TREASURER

H. GRANT HATHAWAY
J. WILLIAM MIDDLETON
JOHN J. BROCATO
FREDERICK W. LAFFERTY
JOHN L. SWARM
JOHN M. MICHAEL
G. DAVID HARRIS

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 50
ALL OTHER SECURITIES	300
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	1,850
LOANS - NET	26,282
ALL OTHER ASSETS	<u>1,471</u>

<u>TOTAL ASSETS</u>	\$ <u>29,953</u>
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LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 69
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	<u>20,581</u>

<u>TOTAL DEPOSITS</u>	20,650
(A) TOTAL DEMAND DEPOSITS	69
(B) TOTAL TIME & SAVINGS DEPOSITS	<u>20,581</u>

ALL OTHER LIABILITIES	<u>(619)</u>
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<u>TOTAL LIABILITIES</u>	<u>20,031</u>
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EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	5,000
SURPLUS	5,000
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	<u>(78)</u>

<u>TOTAL EQUITY CAPITAL</u>	<u>9,922</u>
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<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	\$ <u>29,953</u>
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DIRECTORS

JAMES C. ALBAN, JR.
JAMES H. BERICK
R. HARWOOD BEVILLE
H. GRANT HATHAWAY
RAYMOND V. HAYSBERT, SR.
LEROY E. HOFFBERGER
WILLIAM G. HUPFELDT
WILLIAM S. JEFFERSON
JOSEPH S. KEELTY
ROGER R. KOLKER

W. WALLACE LANAHAN, JR.
ALFRED LERNER
GEORGE V. MCGOWAN
W. GIBBS MCKENNEY
J. WILLIAM MIDDLETON
DECATUR H. MILLER
CHARLES SCHEELER
REV. JOSEPH A. SELLINGER
RICHARD P. SULLIVAN
RICHARD G. WANTZ

W. GORDON YATES

THE FIRST NATIONAL BANK OF FRANKFORD

MAIN STREET

FRANKFORD, DE 19945

ORGANIZED 1907

SUSSEX COUNTY

OFFICERS

PRESIDENT
VICE PRESIDENT
ASSISTANT VICE PRESIDENT
CASHIER
ASSISTANT CASHIER
ASSISTANT CASHIER
SENIOR LOAN OFFICER

HARRY H. DUKES, JR.
RALPH L. HOLLOWAY
NORRIS L. BUNTING
J. L. HUMMER, JR.
LILLIAN D. EVANS
HESTER L. HOLLOWAY
PEGGY W. TOOMEY

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 1,327
U. S. TREASURY SECURITIES	49
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.	92
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	2,660
ALL OTHER SECURITIES	85
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	1,900
LOANS - NET	10,047
BANK PREMISES, FURNITURE AND FIXTURES	481
REAL ESTATE OWNED OTHER THAN BANK PREMISES	2

TOTAL ASSETS

\$ 16,643

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 2,778
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	12,083
DEPOSITS OF UNITED STATES GOVERNMENT	6
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	8
CERTIFIED AND OFFICERS' CHECKS	132

TOTAL DEPOSITS

15,007

(A) TOTAL DEMAND DEPOSITS

2,924

(B) TOTAL TIME & SAVINGS DEPOSITS

12,083

ALL OTHER LIABILITIES

110

TOTAL LIABILITIES

15,117

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE
SURPLUS
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES

350

350

826

TOTAL EQUITY CAPITAL

1,526

TOTAL LIABILITIES & EQUITY CAPITAL

\$ 16,643

DIRECTORS

HERBERT CALHOUN
BERTHA E. C. DUKES
HARRY H. DUKES, JR.
GERALD W. HOCKER
RALPH L. HOLLOWAY

MARVEL L. LYNCH
CALVIN C. MCCORMICK
NANCY LEE SHOOT
G. HARVEY TINGLE
RUSSELL F. WILGUS

THE FIRST NATIONAL BANK OF GEORGETOWN

GEORGETOWN, DE 19947

ROUTE 113 & EDWARDS STREET

SUSSEX COUNTY

P.O. Box 484

ORGANIZED 1979

OFFICERS

CHAIRMAN OF THE BOARD
PRESIDENT
VICE PRESIDENT & CASHIER
VICE PRESIDENT & LOAN OFFICER
ASSISTANT CASHIER

GERALD W. WILGUS
GARY E. BURL
LYNDA A. STARKEY
J. FRANK PERDUE
MARY E. HUGHES

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 1,027
U. S. TREASURY SECURITIES	576
ALL OTHER SECURITIES	35
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	1,050
LOANS - NET	3,211
BANK PREMISES, FURNITURE AND FIXTURES	579
ALL OTHER ASSETS	239

TOTAL ASSETS

\$ 6,717

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 1,379
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	4,048
DEPOSITS OF UNITED STATES GOVERNMENT	13
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	20
CERTIFIED AND OFFICERS' CHECKS	9

TOTAL DEPOSITS

5,469

(A) TOTAL DEMAND DEPOSITS 1,401
(B) TOTAL TIME AND SAVINGS DEPOSITS 4,068

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	228
MORTGAGE INDEBTEDNESS AND LIABILITY	12
ALL OTHER LIABILITIES	127

TOTAL LIABILITIES

5,836

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	575
SURPLUS	575
UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES	(269)

TOTAL EQUITY CAPITAL

881

TOTAL LIABILITIES & EQUITY CAPITAL

\$ 6,717

DIRECTORS

GEORGE M. ANDERSON
GARY E. BURL
EVERETT T. CONOWAY
ROLAND L. DERRICKSON
ROBERT L. HALBROOK

H. WAYNE KRAEER
FLOYD A. MEGEE
RONALD T. MOORE
GERALD W. WILGUS
GORDON E. WOOD

THE FIRST NATIONAL BANK OF HARRINGTON

HARRINGTON, DE 19952

9 COMMERCE STREET

KENT COUNTY

ORGANIZED 1888

BRANCH
ROUTE 13 - CANTERBURY

OFFICERS

CHAIRMAN OF THE BOARD
VICE CHAIRMAN
EXECUTIVE VICE PRESIDENT & CASHIER
VICE PRESIDENT
VICE PRESIDENT
ASSISTANT CASHIER
ASSISTANT CASHIER

JOHN M. CURTIS
JOSEPH T. RICHARDSON
DAVID G. JONES
JOYCE J. KIMMEY
JOAN E. QUILLEN
FRANKLIN W. HENDRICKS
BEATRICE WRIGHT

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 1,309
U. S. TREASURY SECURITIES	5,449
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	1,351
ALL OTHER SECURITIES	20
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	3,275
LOANS - NET	12,710
BANK PREMISES, FURNITURE AND FIXTURES	371
ALL OTHER ASSETS	558

TOTAL ASSETS \$ 25,043

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 3,435
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	18,733
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	211
CERTIFIED AND OFFICERS' CHECKS	164

TOTAL DEPOSITS 22,543

(A) TOTAL DEMAND DEPOSITS 3,670

(B) TOTAL TIME AND SAVINGS DEPOSITS 18,873

INTEREST-BEARING DEMAND NOTES 86

ALL OTHER LIABILITIES 487

TOTAL LIABILITIES 23,116

COMMON STOCK - TOTAL PAR VALUE 210

SURPLUS 470

UNDIVIDED PROFITS AND RESERVE FOR CONTINGENCIES 1,247

TOTAL EQUITY CAPITAL 1,927

TOTAL LIABILITIES & EQUITY CAPITAL \$ 25,043

DIRECTORS

WILLIAM M. CHAMBERS, JR.
JOHN M. CURTIS
C. THARP HARRINGTON
BENJAMIN HUGHES, JR.
ERNEST E. KILLEN

AMOS MINNER
ROBERT H. QUILLEN
JOSEPH T. RICHARDSON
WILLIAM W. SHAW, SR.
DR. ROBERT H. SMITH

FRANK THARP

FIRST NATIONAL BANK OF WILMINGTON

WILMINGTON, DE 19805

1800 WEST FOURTH STREET

NEW CASTLE COUNTY

ORGANIZED 1962

BRANCH

2080 NEW CASTLE AVENUE - NEW CASTLE

OFFICERS

CHAIRMAN OF THE BOARD
VICE CHAIRMAN, PRESIDENT, CHIEF EXECUTIVE OFFICER
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
ASSISTANT VICE PRESIDENT
CASHIER
ASSISTANT CASHIER

JOHN P. REALE, SR.
HARVEY PORTER
RAYMOND J. SMITH
E. SHEILA BERMAN
JOSEPH CLOUD, JR.
JOHN P. REALE, JR.
PAUL H. BALDWIN
DOROTHY M. WILLIAMS

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 6,105
U.S. TREASURY SECURITIES	700
OBLIGATIONS OF OTHER U.S. GOV. AGENCIES & CORPS.	4,085
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	3,063
LOANS - NET	9,217
BANK PREMISES, FURNITURE AND FIXTURES	663
ALL OTHER ASSETS	601

TOTAL ASSETS

\$ 24,434

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 3,400
TIME & SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	14,403
DEPOSITS OF U. S. GOVERNMENT	28
CERTIFIED AND OFFICERS' CHECKS	168

TOTAL DEPOSITS

17,999

(A) TOTAL DEMAND DEPOSITS

3,596

(B) TOTAL TIME AND SAVINGS DEPOSITS

14,403

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	4,002
MORTGAGE INDEBTEDNESS AND LIABILITY	200
ALL OTHER LIABILITIES	354

TOTAL LIABILITIES

22,555

EQUITY CAPITAL

PREFERRED STOCK - TOTAL PAR VALUE	500
COMMON STOCK - TOTAL PAR VALUE	500
SURPLUS	280
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES	599

TOTAL EQUITY CAPITAL

1,879

TOTAL LIABILITIES & EQUITY CAPITAL

\$ 24,434

DIRECTORS

O. FRANCIS BIONDI, ESQUIRE
LEONARD S. DWARES
VINCENT GREGGO
JOHN R. HARDY

GEORGE LIARAKOS
HARVEY PORTER
JOHN P. REALE, SR.
DAVID W. RING

THE FIRST NATIONAL BANK OF WYOMING

WYOMING, DE 1993⁴

120 WEST CAMDEN-WYOMING AVENUE

KENT COUNTY

ORGANIZED 1909

BRANCH

GOVERNORS AVENUE - DOVER

OFFICERS

CHAIRMAN OF THE BOARD
VICE CHAIRMAN OF THE BOARD AND SECRETARY
PRESIDENT
VICE PRESIDENT AND CASHIER
ASSISTANT CASHIER
ASSISTANT CASHIER
ASSISTANT CASHIER
ASSISTANT CASHIER
ASSISTANT CASHIER

W. G. DAVIS
JOSEPH JACKEWICZ
H. BERNARD LYNCH
JOSEPH E. CHIPPIE
HELEN M. DILL
GLORIA E. REMUS
MARY E. BENHAM
LOIS WALTERS
PAUL B. HUGHES, JR.

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 2,021
U. S. TREASURY SECURITIES	1,700
OBLIGATIONS OF OTHER U. S. GOV. AGENCIES & CORPS.	601
OBLIGATIONS OF STATES & POLITICAL SUBDIVISIONS	4,940
ALL OTHER SECURITIES	229
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	4,650
LOANS - NET	18,870
BANK PREMISES, FURNITURE AND FIXTURES	451
REAL ESTATE OWNED OTHER THAN BANK PREMISES	50
ALL OTHER ASSETS	601

TOTAL ASSETS \$ 34,113

LIABILITIES

DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 5,653
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	23,225
DEPOSITS OF U. S. GOVERNMENT	127
DEPOSITS OF STATES & POLITICAL SUBDIVISIONS	59
CERTIFIED AND OFFICERS' CHECKS	141

<u>TOTAL DEPOSITS</u>	29,205
(A) TOTAL DEMAND DEPOSITS	5,970
(B) TOTAL TIME AND SAVINGS DEPOSITS	23,235
INTEREST-BEARING DEMAND NOTES	331
ALL OTHER LIABILITIES	840

TOTAL LIABILITIES 30,376

EQUITY CAPITAL

COMMON STOCK - TOTAL PAR VALUE	562
SURPLUS	563
UNDIVIDED PROFITS & RESERVE FOR CONTINGENCIES	2,612

TOTAL EQUITY CAPITAL 3,737

TOTAL LIABILITIES & EQUITY CAPITAL \$ 34,113

DIRECTORS

HAROLD L. BENNETT
W. G. DAVIS
WILLIAM A. DAWSON

C. FRED FIFER, III
JOSEPH JACKEWICZ
H. BERNARD LYNCH

PETER NECHAY

FIRST OMNI BANK, N. A.

MITCHELL STREET

MILLSBORO, DE 19966

ORGANIZED 1982
OFFICERS

SUSSEX COUNTY

CHAIRMAN OF THE BOARD
PRESIDENT
EXECUTIVE VICE PRESIDENT
SENIOR VICE PRESIDENT
VICE PRESIDENT
SECRETARY
CONTROLLER
CASHIER

J. OWEN COLE
CHARLES W. COLE, JR.
NORMAN R. FOSTER
JERRY D. CRAFT
THOMAS W. CLEAVER
JOHN R. LYTLE
HERBERT J. STANGL
RONALD K. TODD

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 2,763
ALL OTHER SECURITIES	943
LOANS - NET	88,006
BANK PREMISES, FURNITURE AND FIXTURES	6,756
OTHER ASSETS	12
<u>TOTAL ASSETS</u>	<u>\$ 98,480</u>
<u>LIABILITIES</u>	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 319
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	4,552
<u>TOTAL DEPOSITS</u>	4,871
(A) TOTAL DEMAND DEPOSITS	319
(B) TOTAL TIME & SAVINGS DEPOSITS	4,552
FEDERAL FUNDS PURCHASED AND SECURITIES SOLD	39,700
INTEREST-BEARING DEMAND NOTES	43,148
ALL OTHER LIABILITIES	1,098
<u>TOTAL LIABILITIES</u>	<u>88,817</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	5,000
SURPLUS	5,000
UNDIVIDED PROFITS	(337)
<u>TOTAL EQUITY CAPITAL</u>	<u>9,663</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	<u>\$ 98,480</u>

DIRECTORS

J. OWEN COLE
CHARLES W. COLE, JR.
JERRY D. CRAFT

NORMAN R. FOSTER
WILLIAM T. MURRAY, III
ROBERT W. SCHAEFER

MARYLAND BANK, N. A.

400 CHRISTIANA ROAD

NEWARK, DE 19711

ORGANIZED 1982

NEW CASTLE COUNTY

OFFICERS

CHAIRMAN OF THE BOARD
PRESIDENT AND CHIEF EXECUTIVE OFFICER
SENIOR VICE PRESIDENT

ALAN P. HOBLITZELL, JR.
WILLIAM F. MELVILLE, JR.
CHARLES M. CAWLEY

MEMBER OF FEDERAL DEPOSIT INSURANCE CORPORATION
MEMBER OF FEDERAL RESERVE SYSTEM

STATEMENT OF JUNE 30, 1982

<u>ASSETS</u>	(IN THOUSANDS)
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	\$ 3,033
ALL OTHER SECURITIES	750
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	10,450
LOANS - NET	159,451
BANK PREMISES, FURNITURE AND FIXTURES	723
OTHER ASSETS	<u>1,292</u>
<u>TOTAL ASSETS</u>	<u>\$ 175,699</u>
<u>LIABILITIES</u>	
DEMAND DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	\$ 36
TIME AND SAVINGS DEPOSITS OF INDIVS., PTNSHIPS., & CORPS.	96,154
DEPOSITS OF STATES AND POLITICAL SUBDIVISIONS	10
DEPOSITS OF COMMERCIAL BANKS	49,518
CERTIFIED AND OFFICERS' CHECKS	<u>134</u>
<u>TOTAL DEPOSITS</u>	145,852
(A) TOTAL DEMAND DEPOSITS	180
(B) TOTAL TIME & SAVINGS DEPOSITS	145,672
ALL OTHER LIABILITIES	<u>4,515</u>
<u>TOTAL LIABILITIES</u>	<u>150,367</u>
<u>EQUITY CAPITAL</u>	
COMMON STOCK - TOTAL PAR VALUE	12,500
SURPLUS	12,500
UNDIVIDED PROFITS	<u>332</u>
<u>TOTAL EQUITY CAPITAL</u>	<u>25,332</u>
<u>TOTAL LIABILITIES & EQUITY CAPITAL</u>	<u>\$ 175,699</u>

DIRECTORS

WILLIAM H. DAIGER, JR.

ALAN P. HOBLITZELL, JR.

ROBERT D. H. HARVEY

WILLIAM F. MELVILLE, JR.

HARRY F. WRIGHT, JR.

**STATEMENTS
OF
STATE-CHARTERED
SAVINGS/BUILDING AND LOAN
ASSOCIATIONS**

ARDEN BUILDING & LOAN ASSOCIATION

2111 ORLEANS ROAD

ARDEN, DE 19810

NEW CASTLE COUNTY

ORGANIZED 1917

OFFICERS

PRESIDENT

LEON TANZER

VICE PRESIDENT

RICHARD FLORSCHUTZ

SECRETARY & TREASURER

RAE F. GERSTINE

ATTORNEY

JOSEPH GREEN

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 159,809
CASH ON HAND AND IN BANKS	21,405
OTHER ASSETS	115
<u>TOTAL ASSETS</u>	<u>\$ 181,329</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 24,165
EARNINGS APPORTIONED (DISTRIBUTED)	5,255
FULL PAID STOCK	99,200
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>14,003</u>
<u>TOTAL CAPITAL</u>	142,623
OTHER LIABILITIES	1,660
RESERVE FOR LOSSES ON LOANS	17,161
RESERVE FOR CONTINGENCIES	<u>19,885</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 181,329</u>
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	365
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$100)	992

DIRECTORS

SYLVIA ABRAMSON

JOSEPH GREEN

JOSEPH BELL

RICHARD LEBEIS

WARREN DAVIS

HARRY A. RICH

RICHARD FLORSCHUTZ

WILBUR SMITH

RAE F. GERSTINE

ARTHUR E. STEVENSON

LEON TANZER

BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 MARKET STREET

BRIDGEVILLE, DE 19933

SUSSEX COUNTY

ORGANIZED 1924

OFFICERS

PRESIDENT

THOMAS J. GRAY, JR.

VICE PRESIDENT

RALPH E. DAVIS

SECRETARY & TREASURER

F. JOSEPH WILLEY

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 980,349
OTHER LOANS	14,442
U. S. GOVERNMENT OBLIGATIONS	65,597
CASH ON HAND AND IN BANKS	2,689
OTHER ASSETS	<u>3,924</u>
<u>TOTAL ASSETS</u>	<u>\$ 1,067,001</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 143,355
EARNINGS APPORTIONED (DISTRIBUTED)	44,638
FULL PAID STOCK	721,300
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>28,558</u>

TOTAL CAPITAL 937,851

BORROWED MONEY	22,500
OTHER LIABILITIES	328
RESERVE FOR LOSSES ON LOANS	10,000
RESERVE FOR CONTINGENCIES	<u>96,322</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 1,067,001</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	2,120
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$100)	7,213

DIRECTORS

RALPH E. DAVIS
THOMAS J. GRAY, JR.
RICHARD W. HARRIS

ROBERT B. HOPKINS
DONALD L. MELSON
NORMAN G. POWELL

F. JOSEPH WILLEY

CLAYTON SAVINGS & LOAN ASSOCIATION

CLAYTON, DE 19938

219 CLAYTON AVENUE

KENT COUNTY

ORGANIZED 1885

OFFICERS

PRESIDENT	JOHN E. KNIGHT, JR.
VICE PRESIDENT	RICHARD M. MOOR
SECRETARY	BETSY A. ELY
TREASURER	EDWARD E. HURD

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 260,233
OTHER LOANS	10,890
CASH ON HAND AND IN BANKS	19,818
FIXED ASSETS (NET OF DEPRECIATION)	<u>280</u>
<u>TOTAL ASSETS</u>	<u>\$ 291,221</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 204,535
EARNINGS APPORTIONED (DISTRIBUTED)	64,481
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>4,957</u>

<u>TOTAL CAPITAL</u>	273,973
OTHER LIABILITIES	100
RESERVE FOR CONTINGENCIES	<u>17,148</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 291,221</u>
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	2,932

DIRECTORS

BETSY A. ELY
ALLEN EVERETT
ELMER GOVE
EDWARD E. HURD
JOHN E. KNIGHT, JR.

RICHARD M. MOOR
BRYCE NASH
BARBARA D. PRITCHARD
JAMES T. VAUGHN, JR.
PAULINE WEMPLE

COMMUNITY BUILDING & LOAN ASSOCIATION

P. O. Box 11

CAMDEN, DE 19934

KENT COUNTY

ORGANIZED 1923

COMMUNITY BUILDING AND LOAN ASSOCIATION LIQUIDATED IN
JANUARY OF 1982.

DELAWARE CITY BUILDING AND LOAN ASSOCIATION

SECOND AND CLINTON STREETS

DELAWARE CITY, DE 19706

NEW CASTLE COUNTY

ORGANIZED 1888

OFFICERS

PRESIDENT	FRANK M. DERRICKSON
VICE PRESIDENT	ROBERT A. BECK
SECRETARY AND ASSISTANT TREASURER	DAVID A. EASTBURN
TREASURER	WILLIAM J. BECK
ASSISTANT SECRETARY	ANNA G. WILSON

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 429,427
OTHER LOANS	4,076
OTHER INVESTMENTS	15,000
CASH ON HAND AND IN BANKS	26,138
FIXED ASSETS (NET OF DEPRECIATION)	8,137
<u>TOTAL ASSETS</u>	<u>\$ 482,778</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 140,298
EARNINGS APPORTIONED (DISTRIBUTED)	39,398
FULL PAID STOCK	200,450
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	10,539

<u>TOTAL CAPITAL</u>	390,685
OTHER LIABILITIES	122
RESERVE FOR LOSSES ON LOANS	48,459
RESERVE FOR CONTINGENCIES	43,512
<u>TOTAL LIABILITIES</u>	<u>\$ 482,778</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	2,068
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$50)	4,009

DIRECTORS

ROBERT A. BECK	DAVID L. MONEY, JR.
DAVID A. EASTBURN	H. BLAINE MONEY, JR.
RAYMOND A. ELLIOTT	LEWIS W. WALKER
H. BAILEY LESTER, JR.	ANNA G. WILSON
PATSY S. WILSON	

DELAWARE SAVINGS & LOAN ASSOCIATION

WILMINGTON, DE 19899

921 ORANGE STREET

NEW CASTLE COUNTY

ORGANIZED 1921

BRANCHES

MIDDLETOWN

PRICES CORNER

OFFICERS

CHAIRMAN OF THE BOARD
PRESIDENT AND CHIEF EXECUTIVE OFFICER
VICE PRESIDENT
SECRETARY & LOAN DEPARTMENT MANAGER
TREASURER

ROBERT C. BARLOW
RONALD W. BEVAN
JOSEPH J. BREEN
JOSEPH V. NACCHIA
BERNARD J. DANEY

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS AND LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 23,750,985
OTHER LOANS	754,723
OTHER REAL ESTATE OWNED	5,214
U. S. GOVERNMENT OBLIGATIONS	110,000
OTHER INVESTMENTS	1,050,000
CASH ON HAND AND IN BANKS	247,061
FIXED ASSETS (NET OF DEPRECIATION)	321,090
OTHER ASSETS	<u>2,968,788</u>
<u>TOTAL ASSETS</u>	\$ <u>29,207,861</u>

LIABILITIES

FULL PAID STOCK	\$ 73,050
INSTALLMENT FULL PAID STOCK	4,423,167
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	322,094
OTHER CAPITAL ACCOUNTS	<u>17,958,215</u>
<u>TOTAL CAPITAL</u>	22,776,526
BORROWED MONEY	4,160,400
LOANS IN PROCESS	46,494
OTHER LIABILITIES	1,155,469
RESERVE FOR LOSSES ON LOANS	17,336
RESERVE FOR CONTINGENCIES	<u>1,051,636</u>
<u>TOTAL LIABILITIES</u>	\$ <u>29,207,861</u>
NUMER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$50)	1,461

DIRECTORS

ROBERT C. BARLOW
EDWARD A. BEACON
RONALD W. BEVAN
WILMER BOUCHELLE
JOSEPH J. BREEN
BERNARD J. DANEY
LEWIS M. HAGERTY

CALVIN J. HARRIS
JOHN E. HEALY, II
BENJAMIN F. LLOYD, SR.
ROBERT P. MACLARY
WILLIAM G. MOECKEL
W. CHARLES MONEY
WILSON POWELL

JOHN E. SLY

GREENWOOD BUILDING & LOAN ASSOCIATION

WEST MARKET STREET

GREENWOOD, DE 19950

P.O. Box 12

SUSSEX COUNTY

ORGANIZED 1920

OFFICERS

PRESIDENT	NELSON W. MEREDITH
VICE PRESIDENT	CHARLES F. JONES
SECRETARY & TREASURER	CRAIG E. PRETTYMAN
ASSISTANT SECRETARY & TREASURER	CHARLES H. CONAWAY

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 1,427,905
OTHER LOANS	39,700
CASH ON HAND AND IN BANKS	(174)
FIXED ASSETS (NET OF DEPRECIATION)	1,207
OTHER ASSETS	<u>15,548</u>
<u>TOTAL ASSETS</u>	<u>\$ 1,484,246</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 175,269
EARNINGS APPORTIONED (DISTRIBUTED)	57,241
FULL PAID STOCK	849,900
INSTALLMENT FULL PAID STOCK	35,409
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>5,969</u>

TOTAL CAPITAL 1,123,788

BORROWED MONEY	228,500
OTHER LIABILITIES	25,509
RESERVE FOR LOSSES ON LOANS	12,616
RESERVE FOR CONTINGENCIES	<u>93,833</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 1,484,246</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$100)	4,840
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$100)	8,499

DIRECTORS

CHARLES H. CONAWAY
CHARLES F. JONES
NELSON W. MEREDITH
R. GERALD PEARSON

HENRY W. PETERS
CRAIG E. PRETTYMAN
ROBERT O. SCHROCK
ALFRED R. SMITH

MARVIN D. WARNER

KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 SOUTH HARRISON STREET

WILMINGTON, DE 19805

ORGANIZED 1911

NEW CASTLE COUNTY

OFFICERS

PRESIDENT
EXECUTIVE VICE PRESIDENT
VICE PRESIDENT
SECRETARY-TREASURER
ASSISTANT SECRETARY
ASSISTANT TREASURER

PETER P. POTOCKI, M.D.
RAYMOND S. BABIARZ, JR.
WENTZELL T. JABLONSKI
JOHN F. YASIK, JR.
ELEANOR J. CONTE
IRENA M. BRZOSKA

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 8,898,510
OTHER LOANS	455,079
CASH ON HAND AND IN BANKS	612,468
FIXED ASSETS (NET OF DEPRECIATION)	201,585
OTHER ASSETS	<u>148,745</u>
<u>TOTAL ASSETS</u>	\$ <u>10,316,387</u>

LIABILITIES

FULL PAID STOCK	\$ 6,105,669
INSTALLMENT FULL PAID STOCK	2,544,024
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>83,124</u>
<u>TOTAL CAPITAL</u>	8,732,817

BORROWED MONEY	900,000
OTHER LIABILITIES	391,395
RESERVE FOR LOSSES ON LOANS	<u>292,175</u>
<u>TOTAL LIABILITIES</u>	\$ <u>10,316,387</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	3,052
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$100)	25,440

DIRECTORS

JOHN E. BABIARZ
WENTZELL T. JABLONSKI
SIGMUND J. KLOSIEWICZ
JOSEPH M. KWIATKOWSKI, ESQ.

FRANK MLYNARCZYK
PETER P. POTOCKI, M.D.
STEPHEN J. STEVENS
JOHN F. YASIK, JR.

LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

P. O. Box 231

LEWES, DE 19958

SUSSEX COUNTY

ORGANIZED 1925

OFFICERS

PRESIDENT	WILSON M. CULLUM
VICE PRESIDENT	HARRY W. LEWIS
SECRETARY	CHARLES T. MELSON, JR.
TREASURER	R. MARVIN INGRAM
ASSISTANT SECRETARY & ASSISTANT TREASURER	CHARLES T. MELSON, III

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 496,684
OTHER LOANS	5,307
CASH ON HAND AND IN BANKS	7,851
OTHER ASSETS	<u>620</u>
<u>TOTAL ASSETS</u>	<u>\$ 510,462</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 170,825
EARNINGS APPORTIONED (DISTRIBUTED)	49,125
FULL PAID STOCK	161,800
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>8,379</u>

TOTAL CAPITAL 390,129

BORROWED MONEY	50,000
OTHER LIABILITIES	14,873
RESERVE FOR CONTINGENCIES	<u>55,460</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 510,462</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	2,385
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$200)	809

DIRECTORS

BAYARD V. COULTER
WILSON M. CULLUM
WILLIAM J. DOWNS
RICHARD M. INGRAM
WILLIAM A. JOSEPH

HARRY W. LEWIS
H. EDWARD MAULL, JR.
CHARLES T. MELSON, JR.
CHARLES T. MELSON, III
DENNARD F. QUILLEN

MILFORD BUILDING & LOAN ASSOCIATION

MILFORD, DE 19963

10 N. W. FRONT STREET

KENT COUNTY

ORGANIZED 1869

OFFICERS

PRESIDENT

CALVERT A. MORGAN

VICE PRESIDENT

DOLPHUS B. WILKINS

SECRETARY

J. WILLIAM WELLS

TREASURER

ROY B. KEMP, JR.

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 840,017
OTHER LOANS	36,800
CASH ON HAND AND IN BANKS	78,983
FIXED ASSETS (NET OF DEPRECIATION)	1
OTHER ASSETS	<u>2,533</u>
<u>TOTAL ASSETS</u>	<u>\$ 958,334</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 186,282
EARNINGS APPORTIONED (DISTRIBUTED)	53,492
FULL PAID STOCK	609,000
INSTALLMENT FULL PAID STOCK	<u>27,358</u>
<u>TOTAL CAPITAL</u>	876,132
OTHER LIABILITIES	61
RESERVE FOR CONTINGENCIES	<u>82,141</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 958,334</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	3,452
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$200)	3,045

DIRECTORS

JOHN B. BAKER, M.D.
DAVID A. CLEMENTS, JR.
R. CALVIN CLENDANIEL
ROBERT EMORY, D.D.S.
ROY B. KEMP, JR.
RUSSELL KIRBY

RAYMOND W. MASTEN
CALVERT A. MORGAN
WILLIS ROGERS
MYRON C. WARREN
J. WILLIAM WELLS
DOLPHUS B. WILKINS

MILTON BUILDING & LOAN ASSOCIATION

MILTON, DE 19968

P. O. Box 171

SUSSEX COUNTY

ORGANIZED 1923

OFFICERS

PRESIDENT

RALPH DICKERSON

VICE PRESIDENT

ARTHUR DORMAN

SECRETARY

ANNA C. JOHNSON

TREASURER

LEIGHTON RICHARDS

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS

\$ 113,400

OTHER LOANS

4,500

CASH ON HAND AND IN BANKS

7,238

OTHER ASSETS

313

TOTAL ASSETS

\$ 125,451

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)

\$ 89,413

EARNINGS APPORTIONED (DISTRIBUTED)

24,889

FULL PAID STOCK

3,400

TOTAL CAPITAL

117,702

OTHER LIABILITIES

408

RESERVE FOR CONTINGENCIES

7,341

TOTAL LIABILITIES

\$ 125,451

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)

1,013

NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$200)

17

DIRECTORS

GLADYS BRITTINGHAM

ARTHUR DORMAN

RALPH DICKERSON

LEIGHTON RICHARDS

ELWOOD WARRINGTON

NEWPORT BUILDING & LOAN ASSOCIATION

17 NORTH JAMES STREET

NEWPORT, DE 19804

NEW CASTLE COUNTY

ORGANIZED 1869

OFFICERS

PRESIDENT

A. R. ROSS

VICE PRESIDENT

JOHN S. HANNA, JR.

FINANCIAL SECRETARY

WILLIAM B. HAMBLETON

TREASURER

JOHN M. SMILEY

ASSISTANT TREASURER

GARRETT ABELE

RECORDING SECRETARY & CLERK

IDA SMITH

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 176,868
OTHER LOANS	10,876
OTHER INVESTMENTS	57,125
CASH ON HAND AND IN BANKS	2,738
OTHER ASSETS	<u>386</u>
<u>TOTAL ASSETS</u>	<u>\$ 247,993</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 164,108
EARNINGS APPORTIONED (DISTRIBUTED)	49,385
FULL PAID STOCK	8,000
INSTALLMENT FULL PAID STOCK	1,907
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>1,848</u>
<u>TOTAL CAPITAL</u>	225,248
OTHER LIABILITIES	397
RESERVE FOR CONTINGENCIES	<u>22,348</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 247,993</u>
NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200)	2,275
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$50)	198

DIRECTORS

GARRETT ABELE
GEORGE C. CHARNICK
WILLIAM B. HAMBLETON
JOHN S. HANNA, JR.
HORACE O. INGRAM

GALEN W. JORDIN
THOMAS M. KEITH, ESQ.
A. R. ROSS
THOMAS SEEDS
JOHN M. SMILEY

IDA SMITH

NINTH WARD SAVINGS & LOAN ASSOCIATION

WILMINGTON, DE 19801

400 DELAWARE AVENUE

NEW CASTLE COUNTY

ORGANIZED 1922

OFFICERS

PRESIDENT	J. BAYARD CLOUD
VICE PRESIDENT	ERNEST J. PEOPLES
SECRETARY & TREASURER	GEORGE N. COLE
ASSISTANT SECRETARY & TREASURER	DAVID A. JONES
ASSISTANT SECRETARY & TREASURER	JOSEPHINE B. MAURO
CONTROLLER	RONALD P. CROUCH

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 30,616,684
OTHER LOANS	2,085,716
OTHER INVESTMENTS	2,297,309
CASH ON HAND AND IN BANKS	257,327
FIXED ASSETS (NET OF DEPRECIATION)	264,820
OTHER ASSETS	<u>311,810</u>
<u>TOTAL ASSETS</u>	<u>\$ 35,833,657</u>

LIABILITIES

INSTALLMENT FULL PAID STOCK	5,378,763
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	23,655,941
OTHER CAPITAL ACCOUNTS	<u>576,317</u>
<u>TOTAL CAPITAL</u>	29,611,021
BORROWED MONEY	3,528,725
LOANS IN PROCESS	38,800
OTHER LIABILITIES	1,210,969
RESERVE FOR LOSSES ON LOANS	518,276
RESERVE FOR CONTINGENCIES	<u>925,866</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 35,833,657</u>
NUMBER OF FULL PAID SHARES OUTSTANDING (PAR VALUE \$50)	473,119

DIRECTORS

J. BAYARD CLOUD
THOMAS B. CLOUD
GEORGE N. COLE
LOUIS J. D'ONOFRIO

ROBERT F. KLIPPEL
ERNEST J. PEOPLES
NICHOLAS VOURAS
WILLIAM F. WEBB

TOWNSEND BUILDING & LOAN ASSOCIATION

TOWNSEND, DE 1973⁴

P. O. Box 48

NEW CASTLE COUNTY

ORGANIZED 1914

OFFICERS

PRESIDENT	JOHN W. DUKES
VICE PRESIDENT	JOHN W. GUESSFORD
ASSISTANT VICE PRESIDENT	GEORGE B. SCHREPPLER, JR.
SECRETARY	ROSE-JEAN COCHRAN
TREASURER	A. WOODALL COCHRAN
ASSISTANT TREASURER	JESSE F. WATSON

STATEMENT OF JUNE 30, 1982

ASSETS

FIRST MORTGAGE LOANS	\$ 331,500
CASH ON HAND AND IN BANKS	727
OTHER ASSETS	<u>183</u>
<u>TOTAL ASSETS</u>	<u>\$ 332,410</u>

LIABILITIES

INSTALLMENT STOCK DUES PAID IN (SERIAL SHARES)	\$ 217,703
EARNINGS APPORTIONED (DISTRIBUTED)	65,486
UNDIVIDED PROFITS (INCLUDING CURRENT EARNINGS NOT DISTRIBUTED)	<u>4,984</u>

TOTAL CAPITAL 288,173

BORROWED MONEY	17,500
OTHER LIABILITIES	112
RESERVE FOR LOSSES ON LOANS	20,385
RESERVE FOR CONTINGENCIES	<u>6,240</u>
<u>TOTAL LIABILITIES</u>	<u>\$ 332,410</u>

NUMBER OF SERIAL SHARES OUTSTANDING (PAR VALUE \$200) 3,227

DIRECTORS

JULIAN A. BROWN
A. WOODALL COCHRAN
JOHN W. DUKES
JOHN W. GUESSFORD

WILLIAM A. HEINOLD
JAMES A. LEE
WOODROW McDONALD
GEORGE B. SCHREPPLER, JR.

JESSE F. WATSON

**STATEMENTS
OF
FEDERALLY-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS**

**FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
OF DELAWARE**

WILMINGTON, DE 19801

ONE CUSTOMS HOUSE SQUARE
P.O. Box 630
ORGANIZED 1938

NEW CASTLE COUNTY

BRANCHES

909 SHIPLEY STREET, WILMINGTON
BRANMAR PLAZA, WILMINGTON
RT. 202 & SILVERSIDE ROAD, WILMINGTON
MAIN & TYRE AVENUE, NEWARK
CHRISTIANA MALL, WILMINGTON

3812 KIRKWOOD HIGHWAY, WILMINGTON
201 WEST NINTH STREET, WILMINGTON
2207 CONCORD PIKE, WILMINGTON
12 COMMUNITY PLAZA, NEW CASTLE
10 BREWSTER DRIVE, NEWARK

OFFICERS

PRESIDENT
EXECUTIVE VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT
VICE PRESIDENT & SECRETARY
TREASURER

RALPH O. WILLIAMS
EARL H. LOOMIS
CHARLES E. MENDINHALL, JR.
E. DREW SIKORSKI
DONALD R. WERKHEISER
SYLVESTER LEGUTKO

MEMBER OF THE FEDERAL HOME LOAN BANK
MEMBER OF THE FEDERAL SAVINGS & LOAN INSURANCE CORP.

STATEMENT OF JUNE 30, 1982

ASSETS

(IN THOUSANDS)

FIRST MORTGAGE LOANS
OTHER LOANS
REAL ESTATE SOLD ON CONTRACT
OTHER REAL ESTATE OWNED
OTHER INVESTMENTS
CASH ON HAND AND IN BANKS
FIXED ASSETS (NET OF DEPRECIATION)
OTHER ASSETS

\$ 153,249
4,411
1,224
1,473
12,488
1,514
2,051
5,821

TOTAL ASSETS

\$ 182,233

LIABILITIES

OTHER CAPITAL ACCOUNTS

\$ 156,658

TOTAL CAPITAL

156,658

BORROWED MONEY
LOANS IN PROCESS
OTHER LIABILITIES
RESERVE FOR LOSSES ON LOANS
RESERVE FOR CONTINGENCIES

14,198
490
5,739
5,121
27

TOTAL LIABILITIES

\$ 182,233

DIRECTORS

LEWIS S. BLACK, JR.
ROBERT H. BOLLING, JR.
ARTHUR A. CAROTA
WILLIAM A. HADDOCK, JR.
JOHN F. HALLORAN
RICHARD I. G. JONES, ESQ.
LEONARD C. KIESLING

SIDNEY LAUB
H. DAVID LUNGER
MARTIN G. MAND
ANDREW L. MILLER
CHARLES B. REEDER
PAUL D. ROSSITER
BENJAMIN VINTON, JR.

RALPH O. WILLIAMS

**HOME FEDERAL SAVINGS & LOAN ASSOCIATION
OF WILMINGTON**

201 WEST NINTH STREET

WILMINGTON, DE 19801

NEW CASTLE COUNTY

ORGANIZED 1912

HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF WILMINGTON MERGED
WITH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF DELAWARE THE
RESULTING ASSOCIATION BEING FIRST FEDERAL. THE EFFECTIVE DATE
OF SAID MERGER WAS JULY 1, 1982.

**LISTING
OF
REGISTERED SMALL LOAN
COMPANIES**

REGISTERED SMALL LOAN COMPANIES

*ALLSTATE ENTERPRISES FINANCIAL CORPORATION ALLSTATE ENTERPRISES FINANCIAL CORPORATION ALLSTATE ENTERPRISES FINANCIAL CORPORATION ALLSTATE ENTERPRISES FINANCIAL CORPORATION ALLSTATE ENTERPRISES FINANCIAL CORPORATION ALLSTATE ENTERPRISES FINANCIAL CORPORATION	WELDON BLDG., SUITE 103, 3411 SILVERSIDE RD., WILMINGTON, DE 19810 614 STEIN HIGHWAY, SEAFORD, DE 19973 4301 MARKET STREET, WILMINGTON, DE 19899 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808 1000 DOVER MALL, DOVER, DE 19901 108 ASTRO SHOPPING CENTER, NEWARK, DE 19711
*ASSOCIATES FINANCIAL SERVICES CO. OF DOVER, INC. ASSOCIATES FINANCIAL SERVICES CO. OF DOVER, INC. ASSOCIATES FINANCIAL SERVICES CO. OF DOVER, INC. ASSOCIATES FINANCIAL SERVICES CO. OF DOVER, INC.	435 N. DUPONT HIGHWAY, DOVER, DE 19901 2606 A KIRKWOOD HIGHWAY, WILMINGTON, DE 19808 733 PHILADELPHIA PIKE, WILMINGTON, DE 19809 1505 DUPONT HIGHWAY, NEW CASTLE, DE 19720
AVCO FINANCIAL SERVICES OF NEWARK, INC. AVCO FINANCIAL SERVICES OF DOVER, INC. AVCO FINANCIAL SERVICES OF WEST WILMINGTON, INC.	170 E. MAIN STREET, NEWARK, DE 19711 863 S. GOVERNORS AVENUE, DOVER, DE 19901 4708 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808
*BLAZER FINANCIAL SERVICES, INC. BLAZER FINANCIAL SERVICES, INC. BLAZER FINANCIAL SERVICES, INC. BLAZER FINANCIAL SERVICES, INC. BLAZER FINANCIAL SERVICES, INC. BLAZER FINANCIAL SERVICES, INC.	811 ORANGE STREET, WILMINGTON, DE 19899 2076 NEW CASTLE AVENUE, NEW CASTLE, DE 19720 115 LOCKERMAN STREET, DOVER, DE 19901 2118 NORTH DUPONT HIGHWAY, CAMDEN, DE 19934 26 NORTH WALNUT STREET, MILFORD, DE 19963 43 EAST MAIN STREET, NEWARK, DE 19711
C.I.T. FINANCIAL SERVICES, INC. OF DELAWARE COMMERCIAL CREDIT PLAN, INC. COUNTY LOAN COMPANY DISCOUNT & CREDIT CORPORATION	PARKWAY PLAZA, RT. 13, NEW CASTLE, DE 19720 130 ASTRO CENTER, NEWARK, DE 19711 208 MAIN STREET, MILLSBORO, DE 19966 905 NEWPORT PIKE, NEWPORT, DE 19804
*FINANCE ONE OF DELAWARE, INC. FINANCE ONE OF DELAWARE, INC. FINANCE ONE OF DELAWARE, INC. FINANCE ONE OF DELAWARE, INC.	105 DUPONT HIGHWAY, DOVER, DE 19901 109 MARKET STREET, LAUREL, DE 19956 13 CHESTNUT HILL PLAZA, NEWARK, DE 19713 SMYRNA MART, SMYRNA, DE 19977
FINANCEAMERICA CORPORATION GIBRALTAR FINANCIAL SYSTEMS, INC. HOME FINANCIAL SERVICES, INC.	10 UNIVERSITY SHOPPING PLAZA, RT. 273, NEWARK, DE 19711 SUITE 23, 4010 CONCORD PIKE, WILMINGTON, DE 19803 201 WEST 9TH STREET, WILMINGTON, DE 19801
*HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION HOUSEHOLD FINANCE CORPORATION	121 LOCKERMAN STREET, Box 483, DOVER, DE 19901 CHESTNUT HILL & MARROWS ROAD, NEWARK, DE 19711 BAY COURT PLAZA, U.S. RT. 113, DOVER, DE 19901 RT. 113, AMES SHOPPING CENTER, MILLSBORO, DE 19966 P. O. Box 128, SMYRNA, DE 19977 TRI-STATE MALL, NAAMANS ROAD & I-95, CLAYMONT, DE 19703 4415 KIRKWOOD HIGHWAY, Box 5010, WILMINGTON, DE 19808 AMES SHOPPING CENTER, Box 693, SEAFORD, DE 19973 BASIN RD. & DUPONT BLVD., Box 832, PENN MART, NEW CASTLE, DE 19720 TALLEYVILLE SHOPPING CENTER, Box 7115, WILMINGTON, DE 19801
KEY FINANCIAL SERVICES, INC. MID-PENN FINANCIAL CORPORATION NATIONWIDE MORTGAGE COMPANY, INC.	153 CHESTNUT HILL ROAD, NEWARK, DE 19713 ONE CUSTOMS HOUSE SQ., STE. 200, CUSTOMS HOUSE PLAZA, WILM., DE 19801 62 NORTH CHAPEL STREET, SUITE 201, NEWARK, DE 19711
*NORTHEAST LOAN SYSTEMS, INC. NORTHEAST LOAN SYSTEMS, INC. NORTHEASTERN FINANCIAL OF DELAWARE, INC. PUBLIC FINANCE SERVICE OF DELAWARE, INC. SAN JUAN FINANCE D/B/A LIBERTY LOAN CORP. OF BRANDYWINE	1780 CAPITOL TRAIL, NEWARK, DE 19711 3704 KENNETT PIKE, GREENVILLE, DE 19807 4010 CONCORD PIKE, WILMINGTON, DE 19803 2300 KIRKWOOD HIGHWAY, WILMINGTON, DE 19805 1815 NEWPORT GAP PIKE, WILMINGTON, DE 19804
*SECURITY PACIFIC FINANCE CORPORATION SECURITY PACIFIC FINANCE CORPORATION SECURITY PACIFIC FINANCE CORPORATION SECURITY PACIFIC FINANCE CORPORATION SECURITY PACIFIC FINANCE CORPORATION	104-D NEW CASTLE SQUARE, NEW CASTLE, DE 19720 3 C TREADWAY TOWERS, 9 EAST LOCKERMAN ST., DOVER, DE 19901 243 N. E. FRONT STREET, MILFORD, DE 19963 STEIN HIGHWAY & ATLANTA ROAD, SEAFORD, DE 19973 KIRKWOOD HIGHWAY & POLLY DRUMMOND ROAD, NEWARK, DE 19711
*SIGNAL FINANCE OF DELAWARE, INC. SIGNAL FINANCE OF DELAWARE, INC. SIGNAL FINANCE OF DELAWARE, INC. TSO, INC. TOWN FINANCE CORPORATION TRANSAMERICA FINANCIAL SERVICES OF DOVER, INC. *MAIN OFFICE	27 PRESTBURY SQUARE, NEWARK, DE 19711 4565 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808 103 PENN MART CENTER, NEW CASTLE, DE 19720 3522 SILVERSIDE ROAD, WILMINGTON, DE 19810 3926 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808 1679 SOUTH DUPONT PARKWAY, DOVER, DE 19901

LISTING OF LICENSED

MOTOR VEHICLE SALES FINANCE COMPANIES

SECONDARY MORTGAGE LOAN COMPANIES

MORTGAGE BANKING COMPANIES

SALE OF CHECKS COMPANIES

TRANSPORTATION OF MONEY AND

VALUABLES COMPANIES

SOLICITATION OF DEPOSITS ON INCOME

OR ANNUITY CONTRACTS

PRENEED FUNERAL CONTRACTS

MOTOR VEHICLE SALES FINANCE COMPANIES

ACTION ACCEPTANCE CORPORATION	2225 NORTH DUPONT HIGHWAY, NEW CASTLE, DE 19720
ASSOCIATES COMMERCIAL CORPORATION	9602-A PALMER HIGHWAY, LANHAM, MD 20801
ASSOCIATES COMMERCIAL CORPORATION	638 EAST LANCASTER AVENUE, FRAZER, PA 19355
ASSOCIATES FINANCIAL SERVICES CO., INC.	2606 A KIRKWOOD HIGHWAY, WILMINGTON, DE 19808
ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH	435 NORTH DUPONT HIGHWAY, DOVER, DE 19901
ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH	1505 DUPONT HIGHWAY, NEW CASTLE, DE 19720
ASSOCIATES FINANCIAL SERVICES CO., INC. - BRANCH	733 PHILADELPHIA PIKE, WILMINGTON, DE 19809
BORG-WARNER ACCEPTANCE CORPORATION	5565 STERETTE PLACE, COLUMBIA, MD 21044
C.I.T. FINANCIAL SERVICES CORPORATION	GREENTREE EX. CAMPUS, RT. 73, BLDG. 1002, MARLTON, NJ 08053
CHRYSLER CREDIT CORPORATION	523 ROUTE 38, SUITE 303, CHERRY HILL, NJ 08002
CHRYSLER CREDIT CORPORATION	658 KENILWORTH DRIVE, TOWSON, MD 21204
CHRYSLER CREDIT CORPORATION	BENJAMIN FOX PAVILION, FOXCROFT SQ., JENKINTOWN, PA 19046
CITICORP ACCEPTANCE COMPANY, INC.	875 CLARE LANE, YORK, PA 17402
CLARK EQUIPMENT CREDIT CORPORATION	128 EAST FRONT STREET, BUCHANAN, MI 49107
D B CREDIT CORPORATION	2333 WAUKEGAN ROAD, BANNOCKBURN, ILL 60015
DISCOUNT RENT-A-CAR, INC.	1220 CENTERVILLE ROAD, WILMINGTON, DE 19808
DIVERSIFIED FINANCIAL CORPORATION	634 CITY ISLAND AVENUE, CITY ISLAND, BRONX, NY 10464
EQUILEASE CORPORATION	1300 KING STREET, WILMINGTON, DE 19801
FINANCEAMERICA CORPORATION	10 UNIVERSITY PLAZA, RT. 272, NEWARK, DE 19702
FORD MOTOR CREDIT COMPANY	160 KING OF PRUSSIA PLAZA, KING OF PRUSSIA, PA 19406
FOREMOST FINANCIAL SERVICES CORPORATION	5800 FOREMOST DRIVE, S. E., BOX 2450, GRAND RAPIDS, MI 49501
FREIGHTLINER CREDIT CORPORATION	1815 S. W. MARLOW AVENUE, SUITE 210, PORTLAND, OR 97225
FREIGHTLINER CREDIT CORPORATION - BRANCH	1002 SOCIETY DRIVE, WILMINGTON, DE 19703
GENERAL ELECTRIC CREDIT CORPORATION	1750 WALTON ROAD, BLUE BELL, PA 19422
GENERAL ELECTRIC CREDIT CORPORATION	2100 REXFORD ROAD, SUITE 215, CHARLOTTE, NC 28211
GENERAL MOTORS ACCEPTANCE CORPORATION	CONCORD PLAZA, 3411 SILVERSIDE ROAD, WILMINGTON, DE 19803
GENERAL MOTORS ACCEPTANCE CORPORATION - BRANCH	1006 SOUTH SALISBURY BLVD., SALISBURY, MD 21801
GREEN TREE ACCEPTANCE, INC.	P. O. BOX R, 632 PITTSBURGH ROAD, UNIONTOWN, PA 15401
HOUSEHOLD FINANCE CORPORATION	121 LOCKERMAN STREET, DOVER, DE 19901
HOUSEHOLD FINANCE CORPORATION - BRANCH	ROOM 12, BAY COURT PLAZA, ROUTE 113, DOVER, DE 19901
HOUSEHOLD FINANCE CORPORATION - BRANCH	ROUTE 113, AMES PLAZA, STORE #5, MILLSBORO, DE 19966
HOUSEHOLD FINANCE CORPORATION - BRANCH	BASIN ROAD & DUPONT BLVD., NEW CASTLE, DE 19720
HOUSEHOLD FINANCE CORPORATION - BRANCH	CHESTNUT HILL & MARROW ROAD, NEWARK, DE 19973
HOUSEHOLD FINANCE CORPORATION - BRANCH	902 NORMAN ESKRIDGE HIGHWAY, AMES CENTER, SEAFORD, DE 19973
HOUSEHOLD FINANCE CORPORATION - BRANCH	RT. 13 & GLENWOOD AVENUE, SMYRNA MARY, SMYRNA, DE 19977
HOUSEHOLD FINANCE CORPORATION - BRANCH	TRI-STATE MALL, I-95 & NAAMANS ROAD, CLAYMONT, DE 19703
HOUSEHOLD FINANCE CORPORATION - BRANCH	4415 KIRKWOOD HIGHWAY, KIRKWOOD PLAZA, WILMINGTON, DE 19808
HOUSEHOLD FINANCE CORPORATION - BRANCH	4415 CONCORD PIKE, TALLEYVILLE CENTER, WILMINGTON, DE 19810
E. F. HUTTON CREDIT CORPORATION	GREENWICH OFFICE PARK 1, GREENWICH, CT 06830
LITTON INDUSTRIES CREDIT CORPORATION	600 SUMMER STREET, P.O. BOX 601, STAMFORD, CT 06904
PHOENIX MOBILE HOMES, INC., OF DELAWARE	738 PULASKI HIGHWAY, P.O. BOX 38, BEAR, DE 19701
SEARS, ROEBUCK & COMPANY	4301 MARKET STREET, WILMINGTON, DE 19899
SEARS, ROEBUCK & COMPANY - BRANCH	32 LOCKERMAN STREET, DOVER, DE 19901
SEARS, ROEBUCK & COMPANY - BRANCH	3240 KIRKWOOD HIGHWAY, PRICES CORNER, WILMINGTON, DE 19808
SEARS, ROEBUCK & COMPANY - BRANCH	411 NEW LONDON ROAD, NEWARK, DE 19711
SEARS, ROEBUCK & COMPANY - BRANCH	MIDWAY SHOPPING CENTER, LEWES, DE 19958
SEARS, ROEBUCK & COMPANY - BRANCH	MILFORD SHOPPING CENTER, N. E., MILFORD, DE 19963
SEARS, ROEBUCK & COMPANY - BRANCH	614 STEIN HIGHWAY, SEAFORD, DE 19973
WHITE MOTOR CREDIT CORPORATION	3411 SILVERSIDE ROAD, WILMINGTON, DE 19810

SECONDARY MORTGAGE LOAN COMPANIES

AVCO FINANCIAL SERVICES OF WILMINGTON, INC.
AVCO FINANCIAL SERVICES OF WILMINGTON, INC.
AVCO FINANCIAL SERVICES OF WILMINGTON, INC.
AVCO FINANCIAL SERVICES OF WILMINGTON, INC.

C.I.T. FINANCIAL SERVICES, INC. OF DEL. #2
C.I.T. FINANCIAL SERVICES, INC. OF DEL. #2

FINANCEAMERICA MORTGAGE SERVICES, INC.

FINANCE ONE MORTGAGE OF DELAWARE, INC.
FINANCE ONE MORTGAGE OF DELAWARE, INC.
FINANCE ONE MORTGAGE OF DELAWARE, INC.
FINANCE ONE MORTGAGE OF DELAWARE, INC.

FIRST GENERAL MORTGAGE COMPANY OF DELAWARE

MID-PENN NATIONAL COMPANY

THE MONEY STORE/DELAWARE, INC.

SIGNAL MORTGAGE CORPORATION OF DELAWARE
SIGNAL MORTGAGE CORPORATION OF DELAWARE
SIGNAL MORTGAGE CORPORATION OF DELAWARE

170 EAST MAIN STREET, NEWARK, DE 19711
4708 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808
863 SOUTH GOVERNORS AVENUE, DOVER, DE 19901
425 BRANMAR PLAZA, 1812 MARSH ROAD, WILMINGTON, DE 19810

13 PARKWAY PLAZA, RT. 13, NEW CASTLE, DE 19720
712 N.W. 23RD STREET, OKLAHOMA CITY, OK 73103

10 UNIVERSITY SHOPPING PLAZA, RT. 273, NEWARK, DE 19702

105 S. DUPONT HIGHWAY, DOVER, DE 19901
109 MARKET STREET, LAUREL, DE 19956
13 CHESTNUT HILL PLAZA, NEWARK, DE 19713
SHYRNA MART, SHYRNA, DE 19977

1500 E. NEWPORT PIKE, NEWPORT HEIGHTS, WILMINGTON, DE 19804

ONE CUSTOMS HOUSE SQUARE, CUSTOMS HOUSE PLAZA, WILM., DE 19801

4512 KIRKWOOD HIGHWAY, WILMINGTON, DE 19808

27 PRESTBURY SQUARE, P.O. BOX 934, NEWARK, DE 19713
4565 KIRKWOOD HIGHWAY, P.O. BOX 5281, WILMINGTON, DE 19808
103 PENN MART CENTER, NEW CASTLE, DE 19720

MORTGAGE BANKING LICENSEES

BANCO MORTGAGE COMPANY

BROKERS MORTGAGE SERVICE

CENTRAL MORTGAGE COMPANY

FIDELITY BOND & MORTGAGE COMPANY

GILPEN, VAN TRUMP & MONTGOMERY, INC.

JERSEY MORTGAGE COMPANY

THE LOMAS & NETTLETON COMPANY

MARGARETTEN & COMPANY, INC.

MERCANTILE MORTGAGE CORPORATION

WESTAMERICA MORTGAGE COMPANY

1060 NW NATIONAL BANK BUILDING, MINNEAPOLIS, MN 55402

1601 CONCORD PIKE, INDEPENDENCE MALL, WILMINGTON, DE 19803

1812 NEWPORT GAP PIKE, WILMINGTON, DE 19804

922 NEW ROAD, WILMINGTON, DE 19805

ONE CUSTOMS HOUSE SQUARE, SUITE 100, WILMINGTON, DE 19801

230 WESTFIELD AVENUE, ELIZABETH, NJ 07207

LIMESTONE PROFESSIONAL BLDG., 2055 LIMESTONE RD., WILM., DE 19808

1800 PENNSYLVANIA AVENUE, WILMINGTON, DE 19806

1003 DELAWARE AVENUE, WILMINGTON, DE 19806

7503 MARIN DRIVE, STE. 2A, ENGLEWOOD, CO 80111

SALE OF CHECKS COMPANIES

AMERICAN EXPRESS COMPANY

BANKAMERICA CORPORATION

BARCLAYS BANK INTERNATIONAL LTD.

THE CHASE MANHATTAN CORPORATION

CITICORP

CITICORP SERVICES, INC.

FIRST CHICAGO CHEQUE CORPORATION

REPUBLIC MONEY ORDERS, INC.

TRAVELERS EXPRESS COMPANY, INC.

AMERICAN EXPRESS PLAZA, NEW YORK, NY 10004

555 CALIFORNIA STREET, SAN FRANCISCO, CA 94104

120 BROADWAY, NEW YORK, NEW YORK 10005

ONE CHASE MANHATTAN PLAZA, NEW YORK, NY 10081

399 PARK AVENUE, NEW YORK, NY 10022

399 PARK AVENUE, NEW YORK, NY 10022

ONE FIRST NATIONAL PLAZA, CHICAGO, ILL 60670

REPUBLIC NATIONAL BANK BUILDING, DALLAS, TX 75201

5075 WAYZATA BLVD., MINNEAPOLIS, MN 55402

TRANSPORTATION OF MONEY AND VALUABLES COMPANIES

BROOKS ARMORED CAR SERVICE, INC. 13 EAST 35TH STREET, WILMINGTON, DE 19899

PURULATOR ARMORED, INC. 255 OLD NEW BRUNSWICK RD., PISCATAWAY, NJ 08854

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

INVESTORS DIVERSIFIED SERVICES, INC. IDS TOWER, MINNEAPOLIS, MN 55402

PRENEED FUNERAL CONTRACTS

WILLIAM A. BERRY FUNERAL HOMES, INC.	119 N. W. FRONT STREET, MILFORD, DE 19963
BEESON FUNERAL HOME, INC.	412 PHILADELPHIA PIKE, WILMINGTON, DE 19809
JAMES T. CHANDLER & SON, INC.	2506 CONCORD PIKE, WILMINGTON, DE 19803
ERNEST M. CONGO FUNERAL HOME	201 N. GRAY AVENUE, WILMINGTON, DE 19805
DOHERTY-WICKERSHAM FUNERAL HOMES, INC.	1900 DELAWARE AVENUE, WILMINGTON, DE 19806
FARIES FUNERAL DIRECTORS	29 S. MAIN STREET, SMYRNA, DE 19977
FLEISCHAUER FUNERAL HOME	48 WEST MARKET STREET, GREENWOOD, DE 19950
H. E. HARDES & SONS	202 LAWS STREET, BRIDGEVILLE, DE 19933
ROBERT T. JONES, JR.	122 WEST MAIN STREET, NEWARK, DE 19711
KRIENEN-GRIFFITH	1400 KIRKWOOD HIGHWAY, ELSMERE, DE 19805
MARVEL-SHORT FUNERAL HOME	21 GROVE STREET, DELMAR, DE 19940
MCCRERY FUNERAL HOMES, INC.	2700 WASHINGTON STREET, WILMINGTON, DE 19802
MICHAEL A. MEALEY AND SONS, INC.	703 N. BROOM STREET, WILMINGTON, DE 19805
SCHOENBERG MEMORIAL CHAPEL, INC.	519 PHILADELPHIA PIKE, WILMINGTON, DE 19809
SPICER-MULLIKIN FUNERAL HOMES, INC.	2317 MARKET STREET, WILMINGTON, DE 19802
TORBERT FUNERAL CHAPEL	61 SOUTH BRADFORD STREET, DOVER, DE 19901
TRADER FUNERAL HOME, INC.	12 LOTUS STREET, DOVER, DE 19901
WATSON FUNERAL HOME	211 WASHINGTON STREET, MILLSBORO, DE 19966
WATSON & WHALEY	MAIN STREET, SELBYVILLE, DE 19975
WINDSOR-DISHAROOD FUNERAL HOME	700 WEST STREET, LAUREL, DE 19956
MARSHALL H. YEATMAN & SON, INC.	819 WASHINGTON STREET, WILMINGTON, DE 19801
YOUNG'S FUNERAL HOMES, INC.	526 UNION STREET, MILTON, DE 19968